

Agency Summary And Certification

FY 2025 Request

Agency: Department of Insurance

280

In accordance with 67-3502 Idaho Code, I certify the included budget properly states the receipts and expenditures of the departments (agency, office, or institution) for the fiscal years indicated.

Signature of Department Director:

Dean Cameron

Date: 10/20/2023

			FY 2023 Total Appropriation	FY 2023 Total Expenditures	FY 2024 Original Appropriation	FY 2024 Estimated Expenditures	FY 2025 Total Request
Appropriation Unit							
	Insurance Regulation		9,088,600	7,086,200	9,204,600	9,204,600	9,517,400
	State Fire Marshal		1,253,300	1,058,400	1,399,500	1,399,500	1,899,300
	Total		10,341,900	8,144,600	10,604,100	10,604,100	11,416,700
By Fund Source							
D	22910	Dedicated	8,375,200	6,590,700	8,474,600	8,474,600	8,781,400
D	22911	Dedicated	1,253,300	1,058,400	1,399,500	1,399,500	1,899,300
F	34800	Federal	713,400	495,500	730,000	730,000	736,000
	Total		10,341,900	8,144,600	10,604,100	10,604,100	11,416,700
By Account Category							
	Personnel Cost		6,390,100	5,735,300	6,674,300	6,674,300	7,148,000
	Operating Expense		3,897,800	2,274,100	3,818,100	3,818,100	3,857,200
	Capital Outlay		54,000	135,200	111,700	111,700	411,500
	Total		10,341,900	8,144,600	10,604,100	10,604,100	11,416,700
	FTP Positions		71.50	71.50	70.50	70.50	74.50
	Total		71.50	71.50	70.50	70.50	74.50

Division Description

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Division: Department of Insurance

IN1

Statutory Authority: IC 41-201**Insurance, Department of**

The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively, and efficiently administering the Idaho Insurance Code and the International Fire Code. The department fulfills its mission and duties through two budgeted programs: The Insurance Regulation Division and the State Fire Marshal's Office. The Insurance Regulation Division consists of three bureaus overseen by a deputy director and an administrative group that reports to the director providing support services along with the collection and auditing of insurance tax premiums.

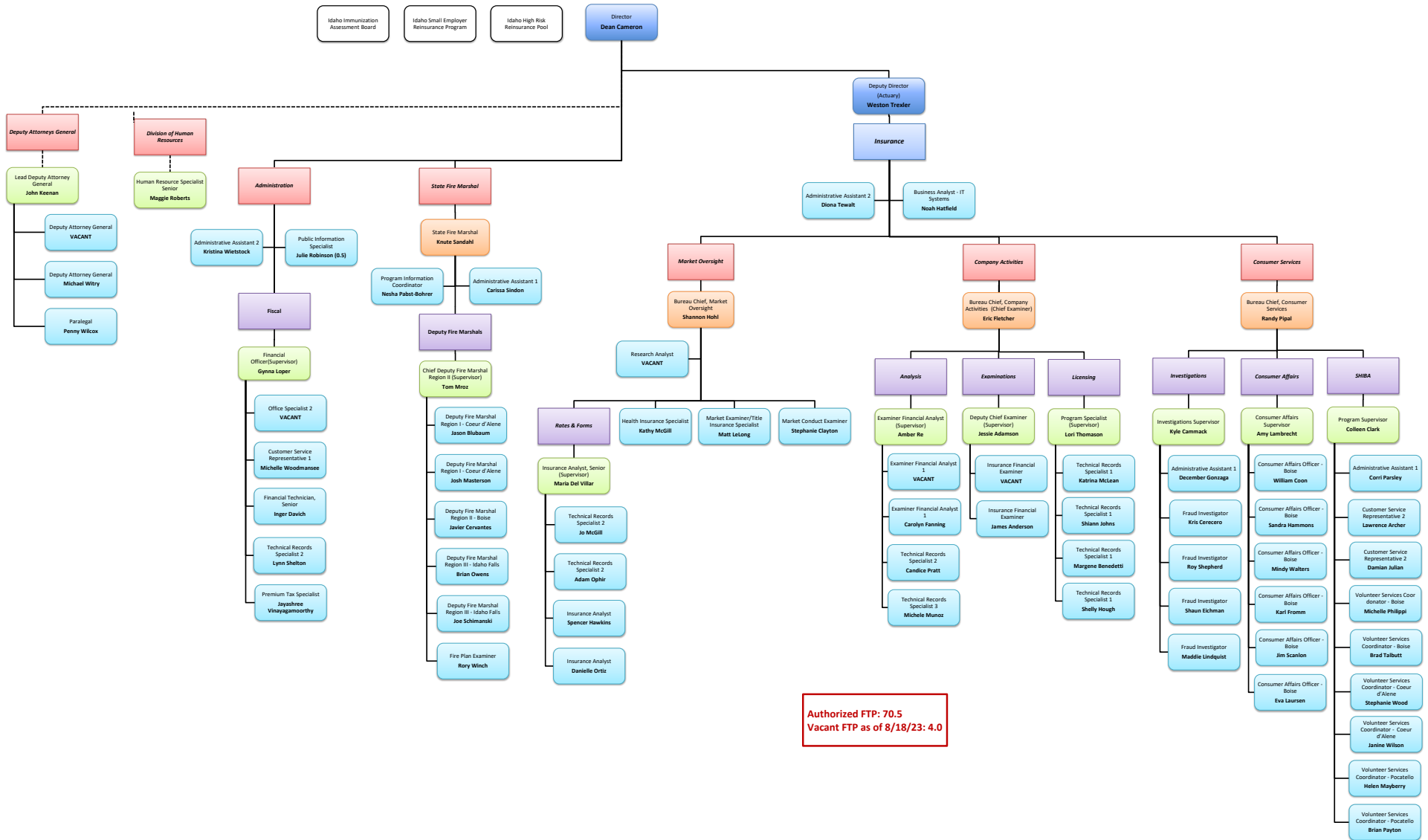
Insurance Regulation Division

The Insurance Regulation Division's primary function is to regulate the insurance industry in Idaho. The regulation activities are carried out by three bureaus: the Company Activities Bureau, the Consumer Services Bureau, and the Market Oversight Bureau. The Company Activities Bureau monitors the solvency of insurers domiciled in Idaho and issues licenses. The Consumer Services Bureau focuses on consumer and industry concerns and assists stakeholders on insurance contracts and code violations. Additionally, the volunteer-driven Senior Health Insurance Benefit Advisor (SHIBA) Program is housed in this bureau and provides information and counseling on Medicare coverage. Lastly, the Market Oversight Bureau reviews filed rates and forms, regulates title agencies, and performs market conduct analyses.

Division of State Fire Marshal

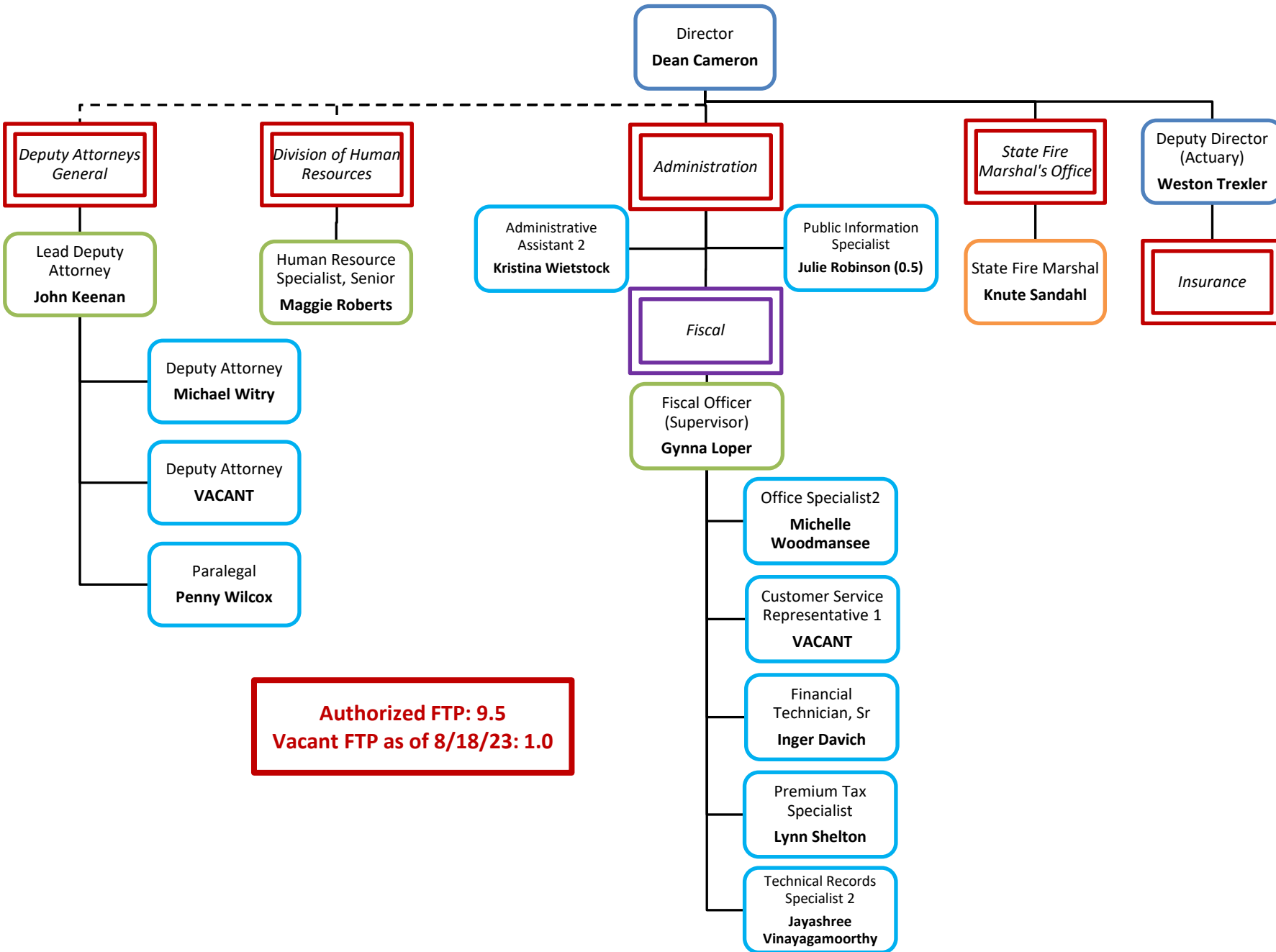
The State Fire Marshal Division participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention and the investigation of fires. The program includes fire prevention activities, arson investigations, and the operation of various statistical systems, including the Idaho Fire Incident Reporting System.

State of Idaho Department of Insurance Organization Chart



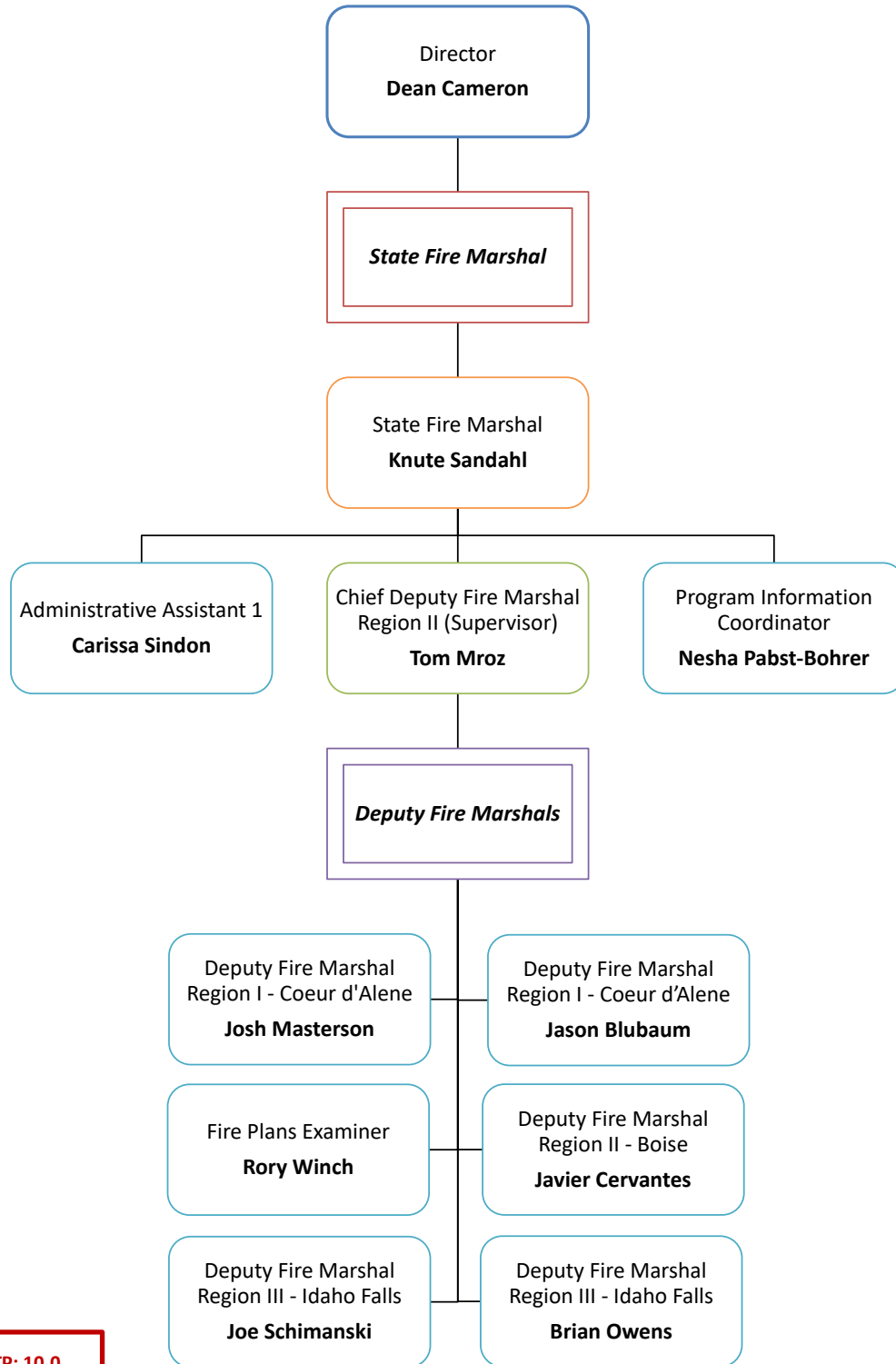
Authorized FTP: 70.5
Vacant FTP as of 8/18/23: 4.0

**Department of Insurance
Organisation Chart
Administration**



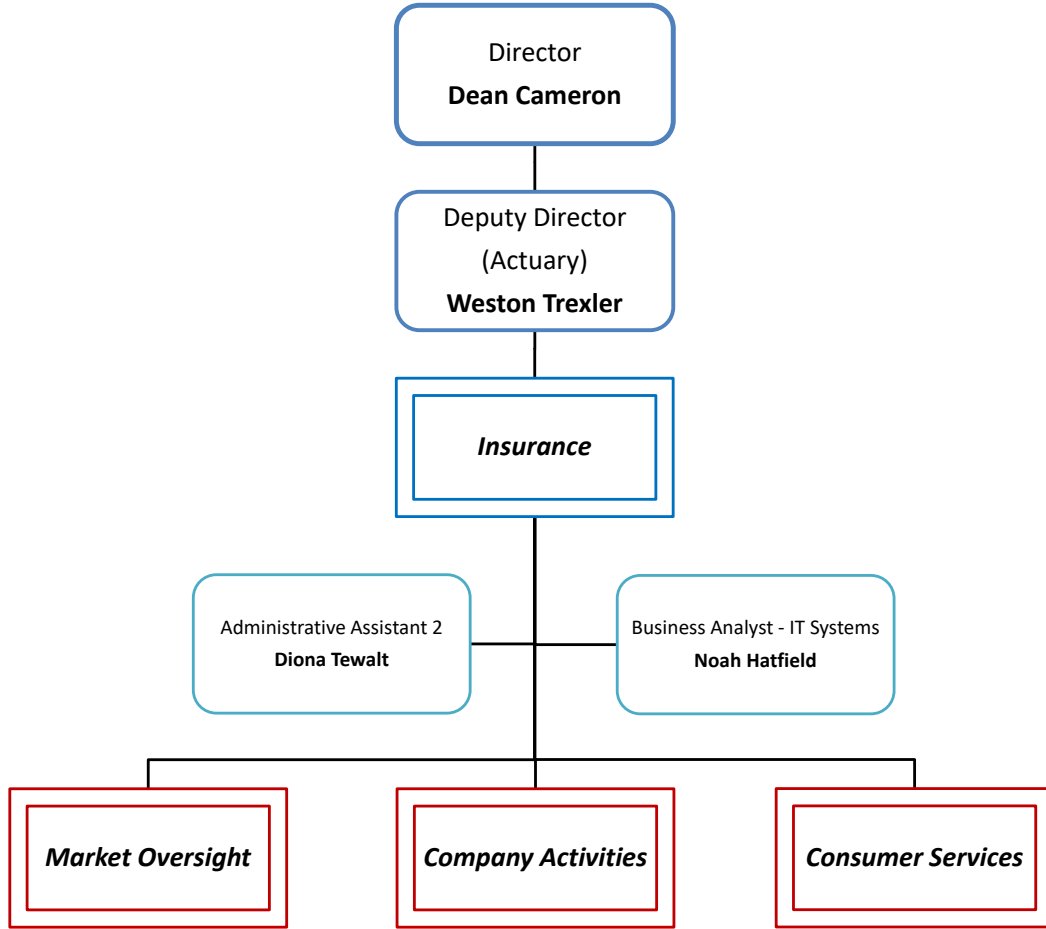
**Authorized FTP: 9.5
Vacant FTP as of 8/18/23: 1.0**

Department of Insurance
Organization Chart
Fire Marshal



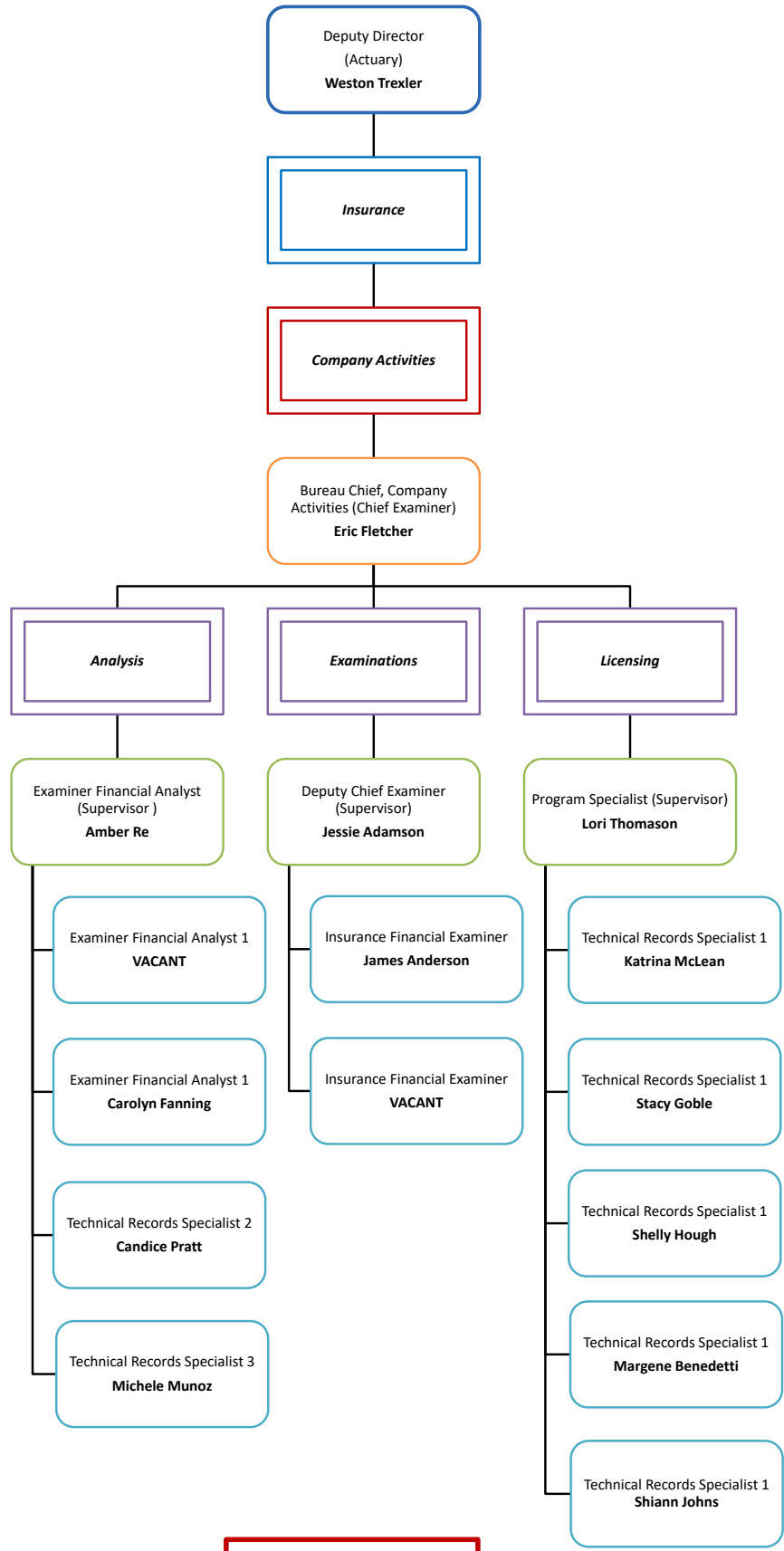
Authorized FTP: 10.0
Vacant FTP on 8/18/23: 0.0

Department of Insurance
Organization Chart
Insurance



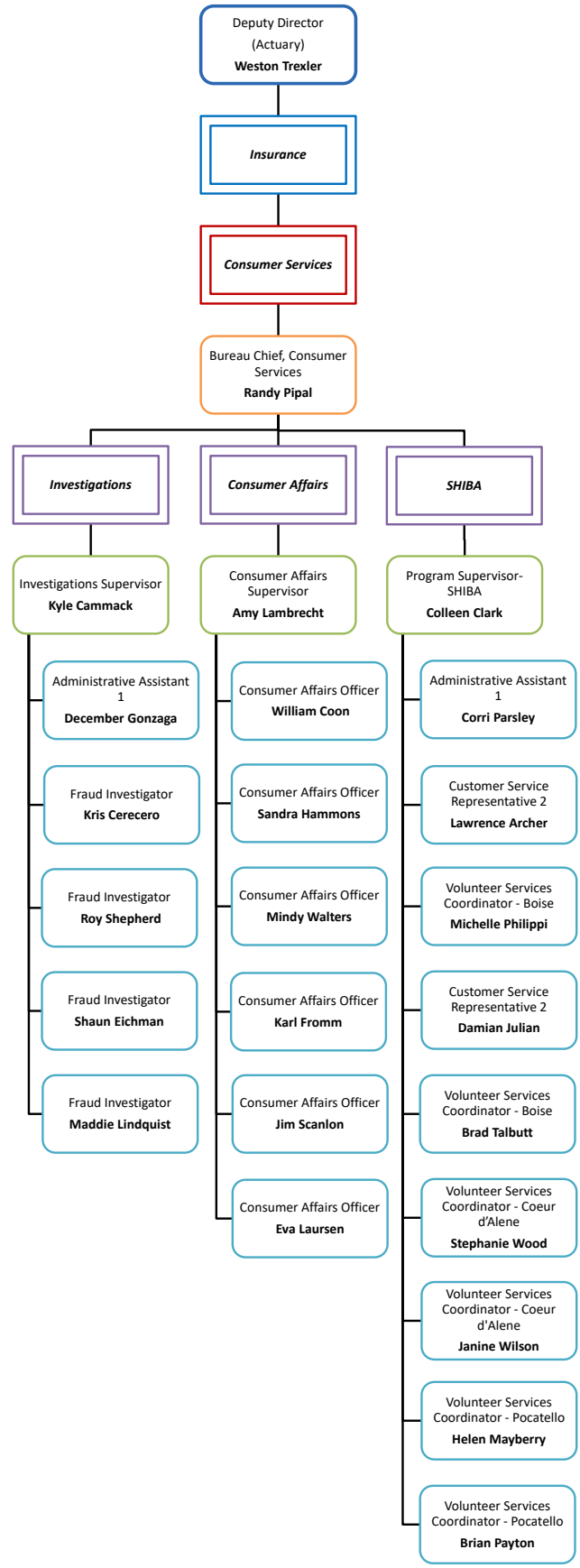
Authorized FTP: 2.0
Vacant FTP as of 8/18/23: 0.0

**Department of Insurance
Organization Chart
Company Activities**



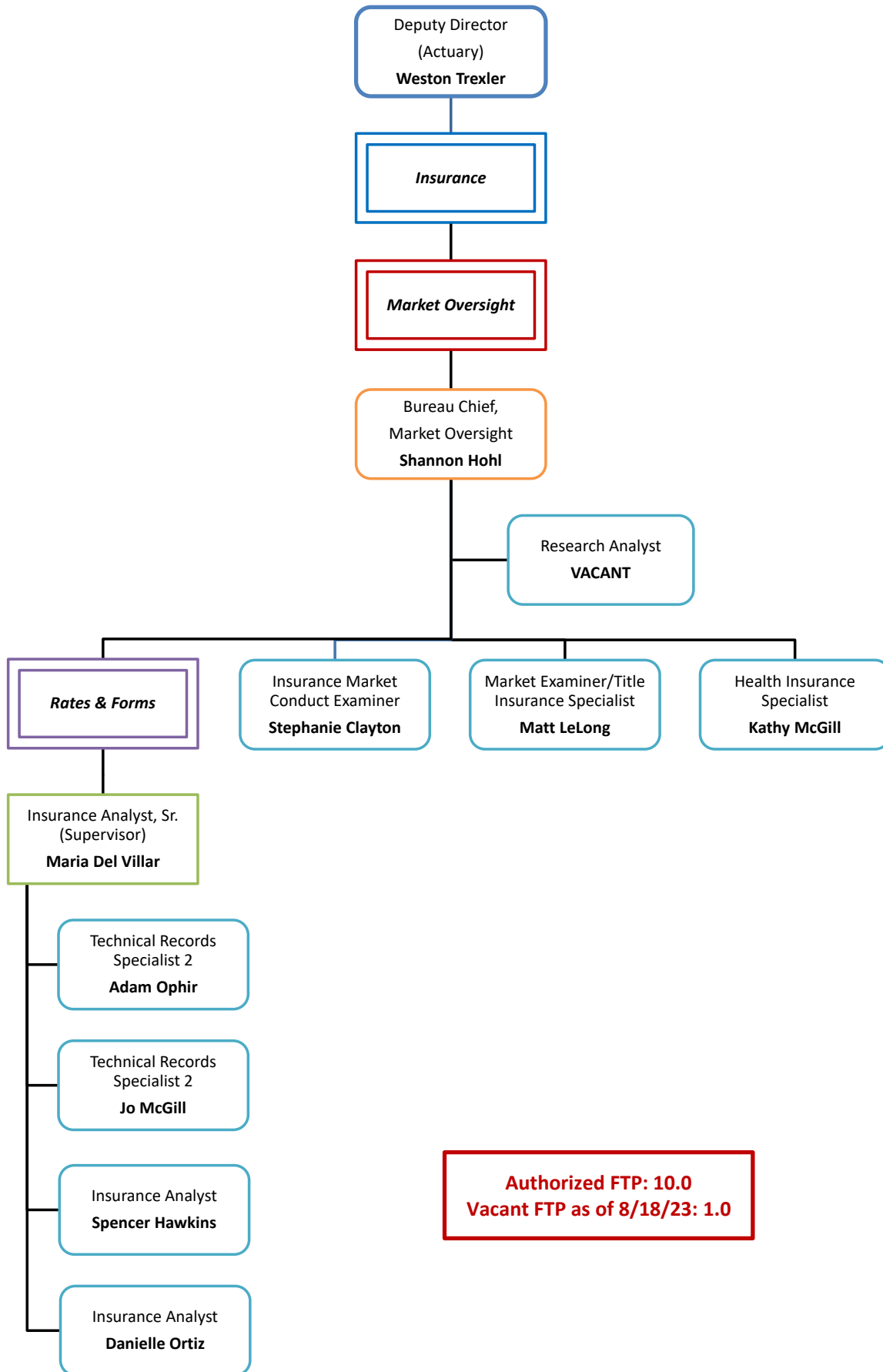
**Authorized FTP: 15.0
Vacant FTP as of 8/18/23: 2.0**

**Department of Insurance
Organization Chart
Consumer Services**



**Authorized FTP: 24.0
Vacant FTP as of 8/18/23: 0.0**

Department of Insurance
Organization Chart
Market Oversight



Authorized FTP: 10.0
Vacant FTP as of 8/18/23: 1.0

Appropriation Unit Revenues

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Appropriation Unit: Insurance Regulation

INAB

		FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimated Revenue	FY 25 Estimated Revenue	Significant Assumptions
Fund 1720	Idaho Immunization Dedicated Vaccine Fund						
0							
410	License, Permits & Fees	17,295,900	16,924,620	20,648,700	20,648,700	20,648,700	
	Idaho Immunization Dedicated Vaccine Fund Total	17,295,900	16,924,620	20,648,700	20,648,700	20,648,700	
Fund 2291	State Regulatory Funds: Insurance Admini (Self-Gov Oper)						
0							
400	Taxes Revenue	113,733,800	129,794,700	134,381,000	134,381,000	134,381,000	Assumes no growth in premium tax and fee collections.
410	License, Permits & Fees	9,722,100	10,224,600	10,379,800	10,379,800	10,379,800	Assumes no growth in premium tax and fee collections.
433	Fines, Forfeit & Escheats	276,200	877,900	187,600	187,600	187,600	Assumes no growth in premium tax and fee collections.
435	Sale of Services	3,200	2,800	2,200	2,200	2,200	
441	Sales of Goods	1,200	1,400	1,500	1,500	1,500	
470	Other Revenue	30,300	5,400	24,900	24,900	24,900	
	State Regulatory Funds: Insurance Admini (Self-Gov Oper) Total	123,766,800	140,906,800	144,977,000	144,977,000	144,977,000	
Fund 3480	Federal (Grant)						
0							
450	Fed Grants & Contributions	437,000	442,900	501,500	730,000	730,000	
	Federal (Grant) Total	437,000	442,900	501,500	730,000	730,000	
	Department of Insurance Total	141,499,700	158,274,320	166,127,200	166,355,700	166,355,700	

Appropriation Unit Revenues

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Appropriation Unit: State Fire Marshal

INAC

			FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimated Revenue	FY 25 Estimated Revenue	Significant Assumptions
Fund	2291	State Regulatory Funds: Arson Fire Fraud Prevention						
	1	Acct						
	410	License, Permits & Fees	961,400	916,300	853,100	853,100	853,100	Assumes no growth in fee collections.
	441	Sales of Goods	23,200	16,000	12,000	30,000	50,000	Plan to surplus one truck in FY24, two trucks in FY25.
	460	Interest	8,100	6,700	40,900	40,900	40,900	
		State Regulatory Funds: Arson Fire Fraud Prevention Acct Total	992,700	939,000	906,000	924,000	944,000	
Fund	3493	Misc Revenue: Reduced Cig Ingtn & Ff Protection						
	5	Enforcem						
	410	License, Permits & Fees	74,000	14,000	13,000	74,000	13,000	FY24 is the 3-year cycle of increased revenue, FY25 is off-cycle.
		Misc Revenue: Reduced Cig Ingtn & Ff Protection Enforcem Total	74,000	14,000	13,000	74,000	13,000	
		Department of Insurance Total	1,066,700	953,000	919,000	998,000	957,000	

Appropriation Unit Revenues

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Appropriation Unit: Liquidations

INAD

		FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimated Revenue	FY 25 Estimated Revenue	Significant Assumptions
Fund	5200 Dept Of Ins-Liquidation Trusts						
	0						
	460 Interest	2,200	1,400	9,400	9,400	9,400	
	Dept Of Ins-Liquidation Trusts Total	2,200	1,400	9,400	9,400	9,400	
	Department of Insurance Total	2,200	1,400	9,400	9,400	9,400	

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Fund: Idaho Immunization Dedicated Vaccine Fund

17200

Sources and Uses:

Moneys in this fund consist of assessment payments made by health insurance carriers pursuant to Section 41-6006, Idaho Code. The annual assessment is based upon the total number of children eligible for the vaccine program in Idaho and the estimated cost of those vaccines (§41-6006, Idaho Code). All funds in excess of the cost to perform the administrative functions required under this chapter shall be paid to the Idaho Department of Health and Welfare for the sole purposes of purchasing vaccine for use in the Idaho immunization program (§41-6007, Idaho Code).

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate
01. Beginning Free Fund Balance	0	0	0	0	0
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	0	0	0	0	0
04. Revenues (from Form B-11)	17,295,900	16,924,620	20,648,700	20,648,700	20,648,700
05. Non-Revenue Receipts and Other Adjustments	56,700	375	4,400	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	17,352,600	16,924,995	20,653,100	20,648,700	20,648,700
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	17,295,900	16,924,620	20,648,700	20,648,700	20,648,700
11. Non-Expenditure Distributions and Other Adjustments	56,700	375	4,400	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	0	0	0	0	0
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	0	0	0	0	0
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	0	0	0	0	0
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	0	0	0	0	0
20. Ending Cash Balance	0	0	0	0	0
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	0	0	0	0	0
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	0	0	0	0	0
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Fund: State Regulatory Funds: Insurance Admini (Self-Gov Oper)

22910

Sources and Uses:

Receipts deposited into this fund are from premium taxes with associated fines and penalties (IC§41-406(1)), regulatory fees and licensing fees (IC§41-401). Premium taxes are transferred to the General Fund after transfers to the Insurance Refund, Firemen's Retirement, Insurance Insolvency Fund, and High Risk Individual Reinsurance Fund (IC§41-406(1)(a)-(e)). Fees, licenses, and miscellaneous charges provide for the operating expenses of the Department of Insurance (IC§41-401(3)(a)). At the beginning of each fiscal year, those moneys which exceed the current year's appropriation plus any residual encumbrances made against the prior year's appropriations by twenty-five percent (25%) or more are transferred to the General Fund (IC§41-401(3)(e)).

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate	
01. Beginning Free Fund Balance	12,021,200	14,129,100	14,178,919	14,343,419	14,577,219	
02. Encumbrances as of July 1	0	0	26,600	0	0	
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0	
03. Beginning Cash Balance	12,021,200	14,129,100	14,205,519	14,343,419	14,577,219	
04. Revenues (from Form B-11)	123,766,800	140,906,800	144,977,000	144,977,000	144,977,000	
05. Non-Revenue Receipts and Other Adjustments	105,400	367,900	66,200	0	0	
06. Statutory Transfers In	0	0	0	0	0	
07. Operating Transfers In	0	0	0	0	0	
08. Total Available for Year	135,893,400	155,403,800	159,248,719	159,320,419	159,554,219	
09. Statutory Transfers Out	2,021,600	3,997,181	3,699,700	1,700,000	1,700,000	Excess Cash IC 41-401(3)(e)
09. Statutory Transfers Out	2,549,500	2,901,900	3,346,500	3,346,500	3,346,500	Firemen's Retirement (PERSI) IC 41-406(1)(b) & IC 59-406(1)(b) & IC 59-406(1)(b)
09. Statutory Transfers Out	14,821,400	17,239,000	20,266,200	20,266,200	20,266,200	High Risk Program IC 41-406(1)(d)
09. Statutory Transfers Out	85,517,900	97,366,500	97,924,200	97,924,200	97,924,200	Premium Tax IC 41-406(1)(e)
10. Operating Transfers Out	11,121,200	13,165,200	13,031,700	13,031,700	13,031,700	Insurance Refund Fund IC 41-406(1)(c)
11. Non-Expenditure Distributions and Other Adjustments	105,400	367,900	46,200	0	0	
12. Cash Expenditures for Prior Year Encumbrances	0	0	26,600	0	0	
13. Original Appropriation	7,999,700	8,105,600	8,375,200	8,474,600	8,781,400	
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0	
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0	
16. Reversions and Continuous Appropriations	(2,372,400)	(1,918,400)	(1,811,000)	0	0	
17. Current Year Reappropriation	0	0	0	0	0	
18. Reserve for Current Year Encumbrances	0	(26,600)	0	0	0	
19. Current Year Cash Expenditures	5,627,300	6,160,600	6,564,200	8,474,600	8,781,400	
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	5,627,300	6,187,200	6,564,200	8,474,600	8,781,400	
20. Ending Cash Balance	14,129,100	14,205,519	14,343,419	14,577,219	14,504,219	
21. Prior Year Encumbrances as of June 30	0	0	0	0	0	
22. Current Year Encumbrances as of June 30	0	26,600	0	0	0	
22a. Current Year Reappropriation	0	0	0	0	0	
23. Borrowing Limit	0	0	0	0	0	
24. Ending Free Fund Balance	14,129,100	14,178,919	14,343,419	14,577,219	14,504,219	
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0	
24b. Ending Free Fund Balance Including Direct Investments	14,129,100	14,178,919	14,343,419	14,577,219	14,504,219	
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0	

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Fund: State Regulatory Funds: Arson Fire Fraud Prevention Acct

22911

Sources and Uses:

The Arson, Fire and Fraud Prevention Account consists of moneys, if any, appropriated to the account by the Legislature; penalties collected under the provisions of §41-261 and §41-263, Idaho Code; a portion of the continuation fee collected from insurers; other moneys or revenues derived from whatever source for arson or fraud investigation or fire prevention; and interest earned on the investment of the fund (IC§41-268). The Arson, Fire and Fraud Prevention Account is used to provide for the expenses of the State Fire Marshal Program in the enforcement of the International Fire Code; prescribe regulations for the prevention of fires and protection of life and property; and investigation of alleged causes of arson, fraud and related alleged violation of the laws of Idaho (IC§41-268(1)).

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate	
01. Beginning Free Fund Balance	1,838,900	1,907,800	1,914,860	1,809,860	1,304,360	
02. Encumbrances as of July 1	0	4,700	46,800	0	0	
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0	
03. Beginning Cash Balance	1,838,900	1,912,500	1,961,660	1,809,860	1,304,360	
04. Revenues (from Form B-11)	992,700	939,000	906,000	924,000	944,000	
05. Non-Revenue Receipts and Other Adjustments	0	1,000	0	0	0	
06. Statutory Transfers In	0	0	0	0	0	
07. Operating Transfers In	0	0	0	0	0	
08. Total Available for Year	2,831,600	2,852,500	2,867,660	2,733,860	2,248,360	
09. Statutory Transfers Out	0	0	0	0	0	
10. Operating Transfers Out	0	0	0	0	0	
11. Non-Expenditure Distributions and Other Adjustments	700	966	0	0	0	
12. Cash Expenditures for Prior Year Encumbrances	0	4,545	46,200	0	0	
13. Original Appropriation	1,229,000	1,267,700	1,253,300	1,399,500	1,899,300	
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0	
15. Non-cogs, Receipts to Appropriations, etc.	23,200	15,740	12,000	30,000	50,000	Plan to surplus one truck in FY24, two trucks in FY25.
16. Reversions and Continuous Appropriations	(329,100)	(351,311)	(253,700)	0	0	
17. Current Year Reappropriation	0	0	0	0	0	
18. Reserve for Current Year Encumbrances	(4,700)	(46,800)	0	0	0	
19. Current Year Cash Expenditures	918,400	885,329	1,011,600	1,429,500	1,949,300	
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	923,100	932,129	1,011,600	1,429,500	1,949,300	
20. Ending Cash Balance	1,912,500	1,961,660	1,809,860	1,304,360	299,060	
21. Prior Year Encumbrances as of June 30	0	0	0	0	0	
22. Current Year Encumbrances as of June 30	4,700	46,800	0	0	0	
22a. Current Year Reappropriation	0	0	0	0	0	
23. Borrowing Limit	0	0	0	0	0	
24. Ending Free Fund Balance	1,907,800	1,914,860	1,809,860	1,304,360	299,060	
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0	
24b. Ending Free Fund Balance Including Direct Investments	1,907,800	1,914,860	1,809,860	1,304,360	299,060	
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0	

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Fund: State Regulatory Funds: Idaho High Risk Individual Pool

22913

Sources and Uses:

After all other statutory deductions from insurance premium tax revenues have been made, if the revenues remaining exceed \$45 million, one-fourth of such excess is appropriated and paid to this fund (§41-406(1)(d)). The moneys in this fund are used to pay the costs associated with providing health insurance coverage to high risk individuals regardless of health status or claims experience (§41-5501).

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate	
01. Beginning Free Fund Balance	0	0	0	0	0	
02. Encumbrances as of July 1	0	0	0	0	0	
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0	
03. Beginning Cash Balance	0	0	0	0	0	
04. Revenues (from Form B-11)	0	0	0	0	0	
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0	
06. Statutory Transfers In	14,821,400	42,239,005	20,266,200	20,266,200	20,266,200	Idaho High Risk Individual Reinsurance IC 41-406(1)(d)
07. Operating Transfers In	0	0	0	0	0	
08. Total Available for Year	14,821,400	42,239,005	20,266,200	20,266,200	20,266,200	
09. Statutory Transfers Out	0	0	0	0	0	
10. Operating Transfers Out	0	0	0	0	0	
11. Non-Expenditure Distributions and Other Adjustments	0	0	0	0	0	
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0	
13. Original Appropriation	0	0	0	0	0	
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0	
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0	
16. Reversions and Continuous Appropriations	14,821,400	42,239,005	20,266,200	20,266,200	20,266,200	
17. Current Year Reappropriation	0	0	0	0	0	
18. Reserve for Current Year Encumbrances	0	0	0	0	0	
19. Current Year Cash Expenditures	14,821,400	42,239,005	20,266,200	20,266,200	20,266,200	
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	14,821,400	42,239,005	20,266,200	20,266,200	20,266,200	
20. Ending Cash Balance	0	0	0	0	0	
21. Prior Year Encumbrances as of June 30	0	0	0	0	0	
22. Current Year Encumbrances as of June 30	0	0	0	0	0	
22a. Current Year Reappropriation	0	0	0	0	0	
23. Borrowing Limit	0	0	0	0	0	
24. Ending Free Fund Balance	0	0	0	0	0	
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0	
24b. Ending Free Fund Balance Including Direct Investments	0	0	0	0	0	
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0	

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

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Fund: Federal (Grant)

34800

Sources and Uses:

Revenue is derived from various federal grants from the Department of Justice (DOJ) and the Department of Health and Human Services (HHS). DOJ funds are used to: provide training for court personnel and others working with victims of domestic violence; increase victim safety and offender accountability through addressing gaps in the current process that restrict access to services for victim

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate
01. Beginning Free Fund Balance	0	(2,000)	(18,500)	(12,600)	0
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	0	(2,000)	(18,500)	(12,600)	0
04. Revenues (from Form B-11)	437,000	442,900	501,500	730,000	730,000
05. Non-Revenue Receipts and Other Adjustments	75,000	75,000	75,000	75,000	75,000
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	512,000	515,900	558,000	792,400	805,000
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	100	0	0	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	689,100	694,400	713,400	730,000	736,000
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	(250,200)	(235,000)	(217,800)	(12,600)	(6,000)
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	438,900	459,400	495,600	717,400	730,000
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	438,900	459,400	495,600	717,400	730,000
20. Ending Cash Balance	73,000	56,500	62,400	75,000	75,000
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	75,000	75,000	75,000	75,000	75,000
24. Ending Free Fund Balance	(2,000)	(18,500)	(12,600)	0	0
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	(2,000)	(18,500)	(12,600)	0	0
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Fund: Misc Revenue: Reduced Cig Ingtn & Ff Protection Enforcem

34935

Sources and Uses:

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate
01. Beginning Free Fund Balance	490,000	564,000	578,000	591,000	665,000
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	490,000	564,000	578,000	591,000	665,000
04. Revenues (from Form B-11)	74,000	14,000	13,000	74,000	13,000
					Cigarette brand family certification renews every 3-years, and it anticipated in FY24.
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	564,000	578,000	591,000	665,000	678,000
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	0	0	0	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	0	0	0	0	0
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	0	0	0	0	0
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	0	0	0	0	0
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	0	0	0	0	0
20. Ending Cash Balance	564,000	578,000	591,000	665,000	678,000
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	564,000	578,000	591,000	665,000	678,000
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	564,000	578,000	591,000	665,000	678,000
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Fund: Insurance Refund

51500

Sources and Uses:

Up to twenty percent (20%) of all taxes, fines and penalties of premium tax collected may be deposited into the Insurance Refund Fund (§41-406(1)(a)). The purpose of this fund is to repay overpayments of any taxes, fines and penalties or other erroneous receipts. Amounts necessary to pay refunds are continuously appropriated. Any unencumbered balance remaining in the Insurance Refund Fund as of June 3

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate	
01. Beginning Free Fund Balance	40,000	40,000	40,000	40,100	40,000	
02. Encumbrances as of July 1	0	0	0	0	0	
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0	
03. Beginning Cash Balance	40,000	40,000	40,000	40,100	40,000	
04. Revenues (from Form B-11)	0	0	0	0	0	
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0	
06. Statutory Transfers In	0	0	0	0	0	
07. Operating Transfers In	11,121,200	13,165,200	13,031,700	13,031,700	13,031,700	Insurance Refund Fund IC 41-406(1)(a)
08. Total Available for Year	11,161,200	13,205,200	13,071,700	13,071,800	13,071,700	
09. Statutory Transfers Out	6,415,800	5,776,800	8,050,800	8,051,000	8,050,900	Excess Cash to GF IC 41-406(1)(a)
10. Operating Transfers Out	0	0	0	0	0	
11. Non-Expenditure Distributions and Other Adjustments	0	0	0	0	0	
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0	
13. Original Appropriation	0	0	0	0	0	
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0	
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0	
16. Reversions and Continuous Appropriations	4,705,400	7,388,400	4,980,800	4,980,800	4,980,800	
17. Current Year Reappropriation	0	0	0	0	0	
18. Reserve for Current Year Encumbrances	0	0	0	0	0	
19. Current Year Cash Expenditures	4,705,400	7,388,400	4,980,800	4,980,800	4,980,800	
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	4,705,400	7,388,400	4,980,800	4,980,800	4,980,800	
20. Ending Cash Balance	40,000	40,000	40,100	40,000	40,000	
21. Prior Year Encumbrances as of June 30	0	0	0	0	0	
22. Current Year Encumbrances as of June 30	0	0	0	0	0	
22a. Current Year Reappropriation	0	0	0	0	0	
23. Borrowing Limit	0	0	0	0	0	
24. Ending Free Fund Balance	40,000	40,000	40,100	40,000	40,000	
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0	
24b. Ending Free Fund Balance Including Direct Investments	40,000	40,000	40,100	40,000	40,000	
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0	

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Fund: Dept Of Ins-Liquidation Trusts

52000

Sources and Uses:

The Insurance Liquidation Trust consists of the monetary assets of an insurer being liquidated. Individual accounts are established for each company in liquidation. Accounts are closed upon completion of the liquidation and approval by the courts. To liquidate monetary assets and pay claims of an insurer under the general supervision of the court. To provide a means of accurate accounting to the court at such intervals as the court specifies in its order (§41-3318).

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate
01. Beginning Free Fund Balance	396,800	398,300	399,700	409,100	418,500
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	396,800	398,300	399,700	409,100	418,500
04. Revenues (from Form B-11)	2,200	1,400	9,400	9,400	9,400
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	399,000	399,700	409,100	418,500	427,900
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	0	0	0	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	0	0	0	0	0
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	700	0	0	0	0
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	700	0	0	0	0
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	700	0	0	0	0
20. Ending Cash Balance	398,300	399,700	409,100	418,500	427,900
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	398,300	399,700	409,100	418,500	427,900
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	398,300	399,700	409,100	418,500	427,900
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

Analysis of Fund Balances

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Fund: Insurance Insolvency Account

52300

Sources and Uses:

The Insurance Insolvency Administration Fund consists of the portion of the premium tax necessary to cover administrative costs incurred by the department in placing insurance companies or any other insurance entities into receivership or under administrative supervision. This fund is used to pay for administrative expenses incurred by the department in discharging duties in placing insurance companies or any other insurance entities into receivership or under administrative supervision, where the assets of such companies

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24 Estimate	FY 25 Estimate
01. Beginning Free Fund Balance	100,000	100,000	100,000	100,000	100,000
02. Encumbrances as of July 1	0	0	0	0	0
02a. Reappropriation (Legislative Carryover)	0	0	0	0	0
03. Beginning Cash Balance	100,000	100,000	100,000	100,000	100,000
04. Revenues (from Form B-11)	0	0	0	0	0
05. Non-Revenue Receipts and Other Adjustments	0	0	0	0	0
06. Statutory Transfers In	0	0	0	0	0
07. Operating Transfers In	0	0	0	0	0
08. Total Available for Year	100,000	100,000	100,000	100,000	100,000
09. Statutory Transfers Out	0	0	0	0	0
10. Operating Transfers Out	0	0	0	0	0
11. Non-Expenditure Distributions and Other Adjustments	0	0	0	0	0
12. Cash Expenditures for Prior Year Encumbrances	0	0	0	0	0
13. Original Appropriation	200,000	200,000	200,000	200,000	200,000
14. Prior Year Reappropriations, Supplementals, Recessions	0	0	0	0	0
15. Non-cogs, Receipts to Appropriations, etc.	0	0	0	0	0
16. Reversions and Continuous Appropriations	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)
17. Current Year Reappropriation	0	0	0	0	0
18. Reserve for Current Year Encumbrances	0	0	0	0	0
19. Current Year Cash Expenditures	0	0	0	0	0
19a. Budgetary Basis Expenditures (CY Cash Exp + CY Enc)	0	0	0	0	0
20. Ending Cash Balance	100,000	100,000	100,000	100,000	100,000
21. Prior Year Encumbrances as of June 30	0	0	0	0	0
22. Current Year Encumbrances as of June 30	0	0	0	0	0
22a. Current Year Reappropriation	0	0	0	0	0
23. Borrowing Limit	0	0	0	0	0
24. Ending Free Fund Balance	100,000	100,000	100,000	100,000	100,000
24a. Investments Direct by Agency (GL 1203)	0	0	0	0	0
24b. Ending Free Fund Balance Including Direct Investments	100,000	100,000	100,000	100,000	100,000
26. Outstanding Loans (if this fund is part of a loan program)	0	0	0	0	0

Note:

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
Agency	Department of Insurance								280
Division	Department of Insurance								IN1
Appropriation Unit	Insurance Regulation								INAB
FY 2023 Total Appropriation									
1.00	FY 2023 Total Appropriation								INAB
	H0722								
	22910	Dedicated	58.00	5,163,400	3,157,800	54,000	0	8,375,200	
	34800	Federal	3.50	315,300	398,100	0	0	713,400	
			61.50	5,478,700	3,555,900	54,000	0	9,088,600	
1.13	PY Executive Carry Forward								INAB
	22910	Dedicated	0.00	0	0	26,600	0	26,600	
			0.00	0	0	26,600	0	26,600	
1.21	Account Transfers								INAB
	One time transfer out of Operating Expense to Capital Outlay								
	22910	Dedicated	0.00	0	(8,300)	8,300	0	0	
			0.00	0	(8,300)	8,300	0	0	
1.61	Reverted Appropriation Balances								INAB
	22910	Dedicated	0.00	(562,700)	(1,247,900)	(500)	0	(1,811,100)	
	34800	Federal	0.00	(26,800)	(191,100)	0	0	(217,900)	
			0.00	(589,500)	(1,439,000)	(500)	0	(2,029,000)	
FY 2023 Actual Expenditures									
2.00	FY 2023 Actual Expenditures								INAB
	22910	Dedicated	58.00	4,600,700	1,901,600	88,400	0	6,590,700	
	34800	Federal	3.50	288,500	207,000	0	0	495,500	
			61.50	4,889,200	2,108,600	88,400	0	7,086,200	
FY 2024 Original Appropriation									
3.00	FY 2024 Original Appropriation								INAB
	S1135								
	22910	Dedicated	57.00	5,341,700	3,109,800	0	0	8,451,500	
	OT 22910	Dedicated	0.00	0	0	23,100	0	23,100	
	34800	Federal	3.50	331,900	378,100	20,000	0	730,000	
			60.50	5,673,600	3,487,900	43,100	0	9,204,600	
FY 2024 Total Appropriation									
5.00	FY 2024 Total Appropriation								INAB
	22910	Dedicated	57.00	5,341,700	3,109,800	0	0	8,451,500	
	OT 22910	Dedicated	0.00	0	0	23,100	0	23,100	
	34800	Federal	3.50	331,900	378,100	20,000	0	730,000	
			60.50	5,673,600	3,487,900	43,100	0	9,204,600	
FY 2024 Estimated Expenditures									

		FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
7.00	FY 2024 Estimated Expenditures						INAB
	22910 Dedicated	57.00	5,341,700	3,109,800	0	0	8,451,500
	OT 22910 Dedicated	0.00	0	0	23,100	0	23,100
	34800 Federal	3.50	331,900	378,100	20,000	0	730,000
		60.50	5,673,600	3,487,900	43,100	0	9,204,600

Base Adjustments

8.21	Account Transfers						INAB
	This decision unit makes an account transfer from Operating Expenses to Capital Outlay to recognize capitalized portion of lease(s).						
	34800 Federal	0.00	0	(22,000)	22,000	0	0
		0.00	0	(22,000)	22,000	0	0

8.41	Removal of One-Time Expenditures						INAB
	This decision unit removes one-time appropriation for FY 2024.						
	OT 22910 Dedicated	0.00	0	0	(23,100)	0	(23,100)
		0.00	0	0	(23,100)	0	(23,100)

FY 2025 Base

9.00	FY 2025 Base						INAB
	22910 Dedicated	57.00	5,341,700	3,109,800	0	0	8,451,500
	OT 22910 Dedicated	0.00	0	0	0	0	0
	34800 Federal	3.50	331,900	356,100	42,000	0	730,000
		60.50	5,673,600	3,465,900	42,000	0	9,181,500

Program Maintenance

10.11	Change in Health Benefit Costs						INAB
	This decision unit reflects a change in the employer health benefit costs.						
	22910 Dedicated	0.00	40,100	0	0	0	40,100
	34800 Federal	0.00	2,500	0	0	0	2,500
		0.00	42,600	0	0	0	42,600

10.12	Change in Variable Benefit Costs						INAB
	This decision unit reflects a change in variable benefits.						
	22910 Dedicated	0.00	25,600	0	0	0	25,600
	34800 Federal	0.00	1,300	0	0	0	1,300
		0.00	26,900	0	0	0	26,900

10.32	Repair, Replacement, or Alteration Costs						INAB
	Replacement of printers and networking equipment						
	OT 22910 Dedicated	0.00	0	0	41,500	0	41,500
		0.00	0	0	41,500	0	41,500

10.61	Salary Multiplier - Regular Employees						INAB
	This decision unit reflects a 1% salary multiplier for Regular Employees.						
	22910 Dedicated	0.00	43,300	0	0	0	43,300
	34800 Federal	0.00	2,200	0	0	0	2,200
		0.00	45,500	0	0	0	45,500

FY 2025 Total Maintenance

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
11.00	FY 2025 Total Maintenance								INAB
	22910	Dedicated	57.00	5,450,700	3,109,800	0	0	8,560,500	
	OT 22910	Dedicated	0.00	0	0	41,500	0	41,500	
	34800	Federal	3.50	337,900	356,100	42,000	0	736,000	
			60.50	5,788,600	3,465,900	83,500	0	9,338,000	
Line Items									
12.02	Additional Financial Technician								INAB
	Financial Technician at \$15.96/hr full-time								
	22910	Dedicated	1.00	55,200	1,000	0	0	56,200	
	OT 22910	Dedicated	0.00	0	4,500	0	0	4,500	
			1.00	55,200	5,500	0	0	60,700	
12.03	Additional Examiner Financial Analyst								INAB
	Examiner Financial Analyst 1,2,3								
	22910	Dedicated	1.00	111,200	3,000	0	0	114,200	
	OT 22910	Dedicated	0.00	0	4,500	0	0	4,500	
			1.00	111,200	7,500	0	0	118,700	
FY 2025 Total									
13.00	FY 2025 Total								INAB
	22910	Dedicated	59.00	5,617,100	3,113,800	0	0	8,730,900	
	OT 22910	Dedicated	0.00	0	9,000	41,500	0	50,500	
	34800	Federal	3.50	337,900	356,100	42,000	0	736,000	
			62.50	5,955,000	3,478,900	83,500	0	9,517,400	

		FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
Agency	Department of Insurance						280
Division	Department of Insurance						IN1
Appropriation Unit	State Fire Marshal						INAC
FY 2023 Total Appropriation							
1.00	FY 2023 Total Appropriation						INAC
	H0722						
	22911 Dedicated	10.00	911,400	341,900	0	0	1,253,300
		10.00	911,400	341,900	0	0	1,253,300
1.13	PY Executive Carry Forward						INAC
	22911 Dedicated	0.00	0	0	46,800	0	46,800
		0.00	0	0	46,800	0	46,800
1.41	Receipts to Appropriation						INAC
	22911 Dedicated	0.00	0	0	12,000	0	12,000
		0.00	0	0	12,000	0	12,000
1.61	Reverted Appropriation Balances						INAC
	22911 Dedicated	0.00	(65,300)	(176,400)	(12,000)	0	(253,700)
		0.00	(65,300)	(176,400)	(12,000)	0	(253,700)
FY 2023 Actual Expenditures							
2.00	FY 2023 Actual Expenditures						INAC
	22911 Dedicated	10.00	846,100	165,500	46,800	0	1,058,400
		10.00	846,100	165,500	46,800	0	1,058,400
FY 2024 Original Appropriation							
3.00	FY 2024 Original Appropriation						INAC
	S1135						
	22911 Dedicated	10.00	1,000,700	330,200	11,900	0	1,342,800
	OT 22911 Dedicated	0.00	0	0	56,700	0	56,700
		10.00	1,000,700	330,200	68,600	0	1,399,500
FY 2024 Total Appropriation							
5.00	FY 2024 Total Appropriation						INAC
	22911 Dedicated	10.00	1,000,700	330,200	11,900	0	1,342,800
	OT 22911 Dedicated	0.00	0	0	56,700	0	56,700
		10.00	1,000,700	330,200	68,600	0	1,399,500
FY 2024 Estimated Expenditures							
7.00	FY 2024 Estimated Expenditures						INAC
	22911 Dedicated	10.00	1,000,700	330,200	11,900	0	1,342,800
	OT 22911 Dedicated	0.00	0	0	56,700	0	56,700
		10.00	1,000,700	330,200	68,600	0	1,399,500

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
Base Adjustments									
8.21	Account Transfers								INAC
	This decision unit makes an account transfer from Operating Expenses to Capital Outlay to recognize capitalized portion of lease(s).								
	22911	Dedicated	0.00	0	(16,100)	16,100	0	0	
			0.00	0	(16,100)	16,100	0	0	
8.41	Removal of One-Time Expenditures								INAC
	This decision unit removes one-time appropriation for FY 2024.								
	OT 22911	Dedicated	0.00	0	0	(56,700)	0	(56,700)	
			0.00	0	0	(56,700)	0	(56,700)	
FY 2025 Base									
9.00	FY 2025 Base								INAC
	22911	Dedicated	10.00	1,000,700	314,100	28,000	0	1,342,800	
	OT 22911	Dedicated	0.00	0	0	0	0	0	
			10.00	1,000,700	314,100	28,000	0	1,342,800	
Program Maintenance									
10.11	Change in Health Benefit Costs								INAC
	This decision unit reflects a change in the employer health benefit costs.								
	22911	Dedicated	0.00	7,000	0	0	0	7,000	
			0.00	7,000	0	0	0	7,000	
10.12	Change in Variable Benefit Costs								INAC
	This decision unit reflects a change in variable benefits.								
	22911	Dedicated	0.00	4,500	0	0	0	4,500	
			0.00	4,500	0	0	0	4,500	
10.31	Repair, Replacement, or Alteration Costs								INAC
	OT 22911	Dedicated	0.00	0	0	136,000	0	136,000	
			0.00	0	0	136,000	0	136,000	
10.61	Salary Multiplier - Regular Employees								INAC
	This decision unit reflects a 1% salary multiplier for Regular Employees.								
	22911	Dedicated	0.00	8,200	0	0	0	8,200	
			0.00	8,200	0	0	0	8,200	
FY 2025 Total Maintenance									
11.00	FY 2025 Total Maintenance								INAC
	22911	Dedicated	10.00	1,020,400	314,100	28,000	0	1,362,500	
	OT 22911	Dedicated	0.00	0	0	136,000	0	136,000	
			10.00	1,020,400	314,100	164,000	0	1,498,500	
Line Items									
12.01	Additional Deputy Fire Marshal								INAC
	Deputy Fire Marshal, CDA and Idaho Falls (2 new FTP)								
	22911	Dedicated	2.00	172,600	34,000	0	0	206,600	
	OT 22911	Dedicated	0.00	0	30,200	164,000	0	194,200	

		FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
		2.00	172,600	64,200	164,000	0	400,800
FY 2025 Total							
13.00	FY 2025 Total						INAC
22911	Dedicated	12.00	1,193,000	348,100	28,000	0	1,569,100
OT 22911	Dedicated	0.00	0	30,200	300,000	0	330,200
		12.00	1,193,000	378,300	328,000	0	1,899,300

Agency: Department of Insurance

280

Decision Unit Number 12.01 Descriptive Title Additional Deputy Fire Marshal

	General	Dedicated	Federal	Total
Request Totals				
50 - Personnel Cost	0	172,600	0	172,600
55 - Operating Expense	0	64,200	0	64,200
70 - Capital Outlay	0	164,000	0	164,000
80 -	0	0	0	0
Totals	0	400,800	0	400,800
Full Time Positions	0.00	2.00	0.00	2.00

Appropriation Unit: State Fire Marshal INAC

Personnel Cost				
500 Employees	0	114,280	0	114,280
512 Employee Benefits	0	29,420	0	29,420
513 Health Benefits	0	28,900	0	28,900
Personnel Cost Total	0	172,600	0	172,600
Operating Expense				
676 Miscellaneous Expense	0	64,200	0	64,200
Operating Expense Total	0	64,200	0	64,200
Capital Outlay				
755 Motorized & Non Motorized Equipment	0	164,000	0	164,000
Capital Outlay Total	0	164,000	0	164,000
FTP - Permanent				
500 Employees	0	0	0	0
FTP - Permanent Total	0	0	0	0
Full Time Positions				
FTP - Permanent	0.00	2.00	0.00	2.00
Full Time Positions Total	0	0	0	0
	0	400,800	0	400,800

Explain the request and provide justification for the need.

The Idaho State Fire Marshal's Office is requesting two additional deputy positions. One in Region I (North Idaho) and the second in Region III (East Idaho). This is in response to our dramatic increase in fires, investigations and demands. In the years prior to 2015, the Idaho State Fire Marshal's output was relatively consistent. During that time, the office's FTE's remained consistent at 10. In 2014, we conducted 73 investigations, 514 plan reviews, and 271 inspections. Since 2015, we have conducted on average 152 investigations, an increase of 108%, 848 plan reviews, an increase of 64% and 450 inspections, an increase of 66%. The population growth in Idaho has increased 20% during this time frame according to the U.S. Census Bureau and all indications have it continuing to rapidly grow. This growth and other factors is a direct result of these numbers. All this output was completed by the existing 10 FTE's. The state's economy in comparison to other states is strong and is having a profound effect on the construction industry, which is affecting our ability to provide the statutory requirements of the office at its current staffing levels.

If a supplemental, what emergency is being addressed?

N.A

Specify the authority in statute or rule that supports this request.

Deputies are statutorily required to investigate fires and assist with fire code related matters as required by Idaho Code 41-257. Deputies are also the authority having jurisdiction with oversight of all state owned and leased buildings in compliance with Idaho Code 39-4103.

Indicate existing base of PC, OE, and/or CO by source for this request.

The Idaho State Fire Marshal's staff level has remained consistent at 10 FTE's. Only 6 are assigned to field work throughout the state. 2 in Region I, 2 in Region II, and 2 in Region III. Regions I & III has experienced the greatest increase in response volume over the past 5+ years. We are looking at one deputy for each of these regions. This activity currently has in Region I \$194,200 personnel, \$32,400 operating, and \$11,900 capital

outlay; Region III has \$181,100 personnel, \$51,500 operating, and \$0 capital outlay.

The State Fire Marshal's Office is a dedicated fund agency supported by funds from the Arson, Fire and Fraud Prevention Account established in accordance with Title 41, Chapter 2, section 41-268.

What resources are necessary to implement this request?

Deputy State Fire Marshal-Class "L" Full-Time Full Benefit Package offered by the State with an anticipated hire date of October 2024. The term of service will be indefinitely.

List positions, pay grades, full/part-time status, benefits, terms of service.

Deputy State Fire Marshal-Class "L" Full-Time Full Benefit Package offered by the State with an anticipated hire date of October 2024. The term of service will be indefinitely.

Ongoing Personnel Costs for Region I: \$ 86,251.64
 Ongoing Personnel Costs for Region III: \$ 86,251.64
 Total Ongoing Personnel Costs of request: \$ 172,503.28

Will staff be re-directed? If so, describe impact and show changes on org chart.

The position will have no supervisory responsibilities. The positions would be supervised by the Chief Deputy State Fire Marshal. The position will allow better coverage of the Region assigned, allowing for more timely completion of investigative reports, responsiveness to requests for inspection assistance, and allowance for time off request by existing staff who quickly accumulate comp time due to the heavy fire demands.

Detail any current one-time or ongoing OE or CO and any other future costs.

Operating Expenses – One-time per position: Assorted hand and battery-operated tools, \$15,070
 Operating Expenses – Ongoing per position: Training, fuel, maintenance, other supplies, \$17,000

Capital Outlay – One-time per position (total: \$82,000)
 - Pick-up truck with cap & bed slide, \$68,000
 - Personal Protective Equipment, \$8,500
 - Desk & associated office equipment, \$2,500
 - Electronic Accelerant Detection Device, \$3,000

The above reflects only one position. The request is for two positions with a total cost of:
 One-time Operating Expenses: \$30,140
 Ongoing Operating Expenses: \$34,000
 One-time Capital Outlay: \$164,000
 Ongoing Capital Outlay: \$0

Describe method of calculation (RFI, market cost, etc.) and contingencies.

Based on history of the other deputies and the costs associated with the operation within the region assigned. An RFI was not necessary based on these positions already existing.

It should be noted that start-up costs will reduce upon purchase of necessary equipment and only continue as maintenance or replacement costs.

Provide detail about the revenue assumptions supporting this request.

No new fee structure changes or grant awards or partnerships. The existing funding structure of the Department of Insurance and State Fire Marshal's Office is anticipated to cover the costs.

Who is being served by this request and what is the impact if not funded?

This position is responsible for conducting fire investigations and fire code application, interpretation, and enforcement when requested by local authorities within their assigned region. They are also statutorily responsible for application and enforcement of the fire code in all state owned and leased buildings. Deputies often conduct complex inspections of buildings and operations under hazardous conditions for code compliance, generating detailed reports of findings and research results to fire chiefs, project managers, engineers, and architects. They work closely with other building officials to determine reasonable approaches to compliance issues.

Fire Investigation requires a great deal of trust, respect, knowledge, and training to qualify as an expert witness in the courts. Deputies and the State Fire Marshal's Office can be permanently tarnished if it is determined that investigative techniques were not to industry (investigative) standards. It is imperative that they make sound judgements and interpretations of fire behavior during examination of debris and what has not

been consumed during difficult circumstances, rendering conclusions into the origin and cause of fires. Scene investigations are completed during exposure to hazardous atmospheres, and other hazardous conditions, such as carbon monoxide, Sulphur dioxide, mercury, asbestos, and comprised structural stability.

With both disciplines, maintaining the public trust is essential. This is done by knowledge of the subject matter, such as being well versed in the adopted fire code(s) and the industry guidelines for investigation.

Fire Investigation and Fire Prevention is always complex. Deputies have to determine the best method of communication in informing customers about fire code compliance issues. For example, if the violation is an immediate risk to public safety, the deputy has to evaluate the degree of immediate hazard to life. Does the deputy "red tag", stop work order or order the immediate evacuation of a building as identified in the fire code IFC 111.2 & 112.1. The deputy could have a conversation outlining the importance of abating violations or in many cases, write a letter describing the violation and presenting it to the responsible party to remediation.

Fire investigation involves extensive problem solving. Deputies must evaluate the overall scene safety before entering any hazardous environment. They have to decide if additional personnel will be required or if specialized equipment will be needed to make the scene safe of needed to remove important evidence. There is always a risk in investigations and the deputies must take risk/benefit into consideration. Deputies must evaluate, based on observations, interviews, physical evidence, and knowledge of fire behavior if a crime has been committed. They must involve the appropriate arm of law enforcement during criminal investigation, relaying on their expertise. Deputies must also work closely with the county coroner/medical examiner to help determine best practices in recovering and removal of victims of fire, while minimizing the exposure to blood and bodily fluids. Statutorily, the State Fire Marshal and Deputies have the same authority as County Sheriff's while investigating fires suspected of being arson. Essentially, deputies can arrest an individual suspected or responsible for arson.

The majority of the fire services in Idaho are volunteer. Although well-meaning in their endeavors, they often are unable to adequately apply or enforce code requirements within their jurisdictions and often request our assistance. We provide these local jurisdictions with expert interpretation, technical assistance and guidance in applying the fire code and other regulations. We do this in accordance with statute and the adopted fire code.

Agency: Department of Insurance

280

Decision Unit Number 12.02 Descriptive Title Additional Financial Technician

	General	Dedicated	Federal	Total
Request Totals				
50 - Personnel Cost	0	55,200	0	55,200
55 - Operating Expense	0	5,500	0	5,500
70 - Capital Outlay	0	0	0	0
80 -	0	0	0	0
Totals	0	60,700	0	60,700
Full Time Positions	0.00	1.00	0.00	1.00

Appropriation Unit: Insurance Regulation

INAB

Personnel Cost

500 Employees	0	33,219	0	33,219
512 Employee Benefits	0	7,531	0	7,531
513 Health Benefits	0	14,450	0	14,450
Personnel Cost Total	0	55,200	0	55,200

Operating Expense

676 Miscellaneous Expense	0	5,500	0	5,500
Operating Expense Total	0	5,500	0	5,500

Full Time Positions

FTP - Permanent	0.00	1.00	0.00	1.00
Full Time Positions Total	0	0	0	0
	0	60,700	0	60,700

Explain the request and provide justification for the need.

The current fiscal section for Idaho Department of Insurance consists of six (6) staff. There are 2 dedicated financial class specifications which are one (1) Financial Technician Sr, and a Financial Officer. Financial Officer is responsible for Budget and Payroll, Premium Tax, Purchasing, P-Card, Travel, Accounts Payable, Fixed Asset Management, Daily Deposits, HR actions approvals on Luma for hiring/separation, Risk Management Coordination, and Trainings. The 2 financial staff are responsible for several deadlines imposed on agencies by the Controller's Office, Treasury Office, and the state accounting system. There are also two (2) dedicated Front Desk staff and two (2) Premium Tax employees.

The Department of Insurance has strived to efficiently manage its large volume of fiscal related work, however it has been understaffed regarding fiscal-specific duties for years. With only one Financial Officer and one Financial Technician Sr., to be able to appropriately complete daily and monthly statutory financial duties it is essential that both positions are filled, trained, and present. Any staff turn-over results in a potential breakdown of important best-practice checks or verifications. The Department's prior two audits have cited the limited fiscal staff as a concern to maintaining proper financial controls. An additional financial technician will greatly help mitigate those concerns.

Furthermore, the growth of insurance providers means increased workload that is processed by the financial staff. This increase activity is increased financial transactions to collect and review for the following areas: Licensing, Premium Tax, and State Fire Marshal. Having an additional financial technician will allow the financial officer to segregate duties appropriately, resolve issues faster, ensure payments are timely, keep accounts current, accurately coded, reviewed properly and provide back-up support and proper cross-trainings. This eliminates a single point of failure for knowledge management of the fiscal processes as well as lessen risk when auditing and separating duties.

If a supplemental, what emergency is being addressed?

N.A

Specify the authority in statute or rule that supports this request.

Idaho Code § 41-206: Divisions and Employees; Director authorized to employ as duties of office require.

Indicate existing base of PC, OE, and/or CO by source for this request.

Personnel FY24 Budget= \$285,500
 Operating FY24 Budget= \$ 62,450
 Capital FY24 Budget= \$ 0

What resources are necessary to implement this request?

July 1, 2024 with an indefinite term of service.

List positions, pay grades, full/part-time status, benefits, terms of service.

Financial Technician 8810 full time classified position, eligible for full benefits (medical, dental, FICA, Life Ins, Retirement and Workers Comp)

1. Establishing a new FTP for the Financial Technician 8810 with start pay at 80% of FY 2024 Pay Grade H (\$15.96/hr) is a cost of \$33,196.80.
2. Establishing a projected benefit of \$21,979.64 (based on 80% of FY 2024 Pay Grade H rate) including health, dental, FICA, Life, retirement and Workers Comp.
3. Total pay plus benefit at \$55,177.

Will staff be re-directed? If so, describe impact and show changes on org chart.

This position will be under the Financial Officer and will not have any direct report. This position will assist the Financial Technician Senior and the Front Desk to improve efficiency, accuracy and work-load in the Fiscal section.

Detail any current one-time or ongoing OE or CO and any other future costs.

This position will require a one-time estimated operating cost for desk, computer, chair, monitor, and other miscellaneous work-related items \$4,500. Ongoing operating costs are anticipated at \$1,000 for training, administrative supplies, and other related costs.

No capital outlay cost expected.

Describe method of calculation (RFI, market cost, etc.) and contingencies.

The requested resources are based on the classified pay grade H, and historical operating costs for the current Fiscal Technician, Senior FTP. An RFI will not be necessary based on existing positions.

Provide detail about the revenue assumptions supporting this request.

No new fee structure changes or grant awards or partnerships. The existing funding structure of the Department of Insurance is anticipated to cover the costs.

Who is being served by this request and what is the impact if not funded?

This position will serve the citizens of Idaho ensuring transparent accounting of funds, compliance, efficient process, and accurate reports.

Agency: Department of Insurance

280

Decision Unit Number 12.03 Descriptive Title Additional Examiner Financial Analyst

	General	Dedicated	Federal	Total
Request Totals				
50 - Personnel Cost	0	111,200	0	111,200
55 - Operating Expense	0	7,500	0	7,500
70 - Capital Outlay	0	0	0	0
80 -	0	0	0	0
Totals	0	118,700	0	118,700
Full Time Positions	0.00	1.00	0.00	1.00

Appropriation Unit: Insurance Regulation

INAB

Personnel Cost

500 Employees	0	79,512	0	79,512
512 Employee Benefits	0	17,238	0	17,238
513 Health Benefits	0	14,450	0	14,450
Personnel Cost Total	0	111,200	0	111,200

Operating Expense

558 Employee Development	0	3,000	0	3,000
676 Miscellaneous Expense	0	4,500	0	4,500
Operating Expense Total	0	7,500	0	7,500

FTP - Permanent

500 Employees	0	0	0	0
FTP - Permanent Total	0	0	0	0

Full Time Positions

FTP - Permanent	0.00	1.00	0.00	1.00
Full Time Positions Total	0	0	0	0
	0	118,700	0	118,700

Explain the request and provide justification for the need.

A brief description: EFA's are responsible for performing ongoing monitoring and review of all insurers conducting business in Idaho to ensure compliance and solvency. Their in-depth financial analysis of statutory accounting statements, insurer and self-funded plan governance and operating standards, as well as risk-focused review cycle protect Idaho policyholders from being unduly harmed. The EFA is a key role evaluated as part of Idaho's Accreditation through NAIC.

We are rightsizing our workforce to the market's demand and preserving Idaho's NAIC Accreditation.

Idaho's insurance market has grown. In five years, 1/1/2018 to 12/31/2022, the total insurance companies regulated grew from 2,052 to 2,305. This includes domestic insurers growing from 17 to 20. Self-funded plans also grew from 13 to 16. In 2023, domestic insurers will generate 251 scheduled filings for EFA's to review. Unscheduled filings also reviewed are averaging 5 per month. In 2018, EFA's reviewed only 198 scheduled filings and averaged 2 unscheduled filings per month. Despite this growth, staffing is stagnant. Only two EFA's are on staff. Their workload is strained which could potentially jeopardize Idaho's NAIC Accreditation.

NAIC Accreditation is a peer review system whereby other states reciprocate Idaho's authority and insurance regulation; they don't enforce their laws on Idaho insurers so long as Idaho is Accredited. The EFA's work is specifically evaluated by outside experts for Accreditation. Focus is put on the number of analysis staff relative to domestic companies, and the quality of their oversight. Without Accreditation, Idaho's insurance oversight would not be reciprocated, and Idaho's 20 domestic insurers would likely benefit from relocating to an Accredited state. This would cause thousands of jobs and insurance coverage options to leave Idaho.

If a supplemental, what emergency is being addressed?

Not applicable.

Specify the authority in statute or rule that supports this request.

Idaho Code § 41-206: Divisions and Employees; Director authorized to employ as duties of office require.

Idaho Code § 41-226: Examiners – Qualifications; Examiners follow standards and qualifications recommended by the NAIC, Director may employ such examiners.

Idaho Code § 41-288: Retaliatory Requirement; Establishes DOI's participation in the NAIC and reciprocation of authority between NAIC members (a state must be Accredited to have membership).

Indicate existing base of PC, OE, and/or CO by source for this request.

The Analysis section currently consists of one Supervisor and two (2) EFA's. The FY2024 spending plan includes:

PC \$433,100

OE \$39,500

CO \$0

What resources are necessary to implement this request?

The addition of a third EFA under the existing organizational structure and Supervisor is all requested:

Title: Examiner Financial Analyst 1,2,3

Pay Grades: An insurance examiner by Title 41 statute must be non-classified. The comparable paygrade for this existing non-classification is N, however DOI hires EFAs at paygrade L as we must train examiners up to the level of an experienced analyst as demonstrated by obtaining Society of Financial Examiner (SOFE) designations required for NAIC Accreditation. DOI hires an Examiner Financial Analyst 1 at 80% to 90% of pay grade "L" policy rate. When they obtain the Accredited Financial Examiner-AFE designation they bump up to 80% to 90% of pay grade "M" policy rate. Finally, once they obtain a Certified Financial Examiner-CFE then are raised to 80% to 90% of pay grade "N" policy rate.

FTP/PT: A Full-time employee

Benefit Eligible? Yes

Anticipated dates of hire/term of service: Immediately begin recruitment upon approval. Term of service is indefinite.

List positions, pay grades, full/part-time status, benefits, terms of service.

PC Ongoing/Annual Cost: the top EFA pay rate is budgeted at 90% of grade N (FY24), or \$38.21/hour. With FY25 benefits added at a rate of 0.21683, plus health/dental monthly costs, total wages are estimated at \$111,200. Note, paygrade N is reserved for an EFA 3 with the CFE designation.

Will staff be re-directed? If so, describe impact and show changes on org chart.

No.

Detail any current one-time or ongoing OE or CO and any other future costs.

Ongoing/annual: estimated to add \$3000 to spending plans each year. The Department has sufficientThis amount is equivalent to the amounts currently operating expenses budgeted for each of the existing two EFA's. A third EFA will have approximately the same OE. The OE covers the anticipated workload and related work-related travel, training, basic supplies/materials, and operations of the EFA. These would be diversified across 3 EFA's instead of 2.

CO One-Time costs: \$4500 is estimated to be added. The Department has cubicles, furniture, and equipment already outlaid, including a laptop, available to assign the 3rd EFA at no new or additional cost. This estimate is based on known costs associated with existing EFA's; a computer (\$1,800), monitors (\$600), dock station (\$500), chair (\$900), other miscellaneous items [scanner, standing work station, etc.] (\$700).

CO Costs: No ongoing capital outlay cost estimated.

Describe method of calculation (RFI, market cost, etc.) and contingencies.

The basis is derived from the existing EFA's and the known costs or estimates related to those existing EFA's. which the 3rd EFA will emulate those existing staff. PC was estimated from the DOI's standard budgeting practices and calculation worksheets. OE was estimated based on known figures and prior costs to existing EFA's. and CO are not expected to be impacted. An RFI was not done.

Provide detail about the revenue assumptions supporting this request.

The DOI's revenue will not be impacted. Revenue remains a growing figure determined by Premium Tax, which Idaho's premium taxes have consistently grown with the growth of the insurance market as explained in 1, above.

Who is being served by this request and what is the impact if not funded?

Idahoans and the insurance consuming public are best served by this request. An EFA ensures insurers are solvent and compliant, which prevents undue harm and hardship to them. In addition, the EFA's work is evaluated as a key part of NAIC Accreditation. By maintaining its Accreditation, Idaho is an attractive location, with reciprocated authority, where insurers want to domicile their companies. This creates jobs and adds to the insurance marketplace with competitive prices and coverage options for consumers.

If not funded, existing staff strains may result in missed solvency concerns or overlooked compliance issues. This would directly impact Idahoans when claims are not paid, or they are harmed by an insurer's non-compliant activities. In addition, at current levels of strain, Idaho's Accreditation may be jeopardized. Idaho's 20 domestic insurers would then be forced to leave Idaho for an Accredited state, taking their jobs and competitive coverages with them, to avoid excessive regulatory risks when other states, or even the Federal Insurance Office, stop reciprocating the

Department's authority.

PCF Detail Report

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: State Regulatory Funds: Insurance Admini (Self-Gov Oper)

22910

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	54.00	3,381,873	746,620	728,539	4,857,032
		Total from PCF	54.00	3,381,873	746,620	728,539	4,857,032
		FY 2024 ORIGINAL APPROPRIATION	57.00	3,799,527	783,750	758,423	5,341,700
		Unadjusted Over or (Under) Funded:	3.00	417,654	37,130	29,884	484,668
Adjustments to Wage and Salary							
280001	2485N	Insurance Financial Examiner	1.00	65,561	13,750	13,742	93,053
1603	R90						
280001	1515N	Insurance Analyst Senior 8810	1.00	63,190	13,750	13,245	90,185
1614	R90						
280001	243C	Office Specialist 2 8810	1.00	29,930	13,750	6,573	50,253
1616	R90						
Other Adjustments							
	500	Employees	.00	127,300	0	0	127,300
	512	Employee Benefits	.00	0	0	28,400	28,400
	513	Health Benefits	.00	0	0	0	0
Estimated Salary Needs							
		Permanent Positions	57.00	3,667,854	787,870	790,499	5,246,223
		Estimated Salary and Benefits	57.00	3,667,854	787,870	790,499	5,246,223
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	131,673	(4,120)	(32,076)	95,477
		Estimated Expenditures	.00	131,673	(4,120)	(32,076)	95,477
		Base	.00	131,673	(4,120)	(32,076)	95,477

PCF Summary Report

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: State Regulatory Funds: Insurance Admini (Self-Gov Oper)

22910

DU		FTP	Salary	Health	Variable Benefits	Total
3.00	FY 2024 ORIGINAL APPROPRIATION	57.00	3,799,527	783,750	758,423	5,341,700
5.00	FY 2024 TOTAL APPROPRIATION	57.00	3,799,527	783,750	758,423	5,341,700
7.00	FY 2024 ESTIMATED EXPENDITURES	57.00	3,799,527	783,750	758,423	5,341,700
9.00	FY 2025 BASE	57.00	3,799,527	783,750	758,423	5,341,700
10.11	Change in Health Benefit Costs	0.00	0	40,100	0	40,100
10.12	Change in Variable Benefit Costs	0.00	0	0	25,600	25,600
10.61	Salary Multiplier - Regular Employees	0.00	35,400	0	7,900	43,300
11.00	FY 2025 PROGRAM MAINTENANCE	57.00	3,834,927	823,850	791,923	5,450,700
12.02	Additional Financial Technician	1.00	33,219	14,450	7,531	55,200
12.03	Additional Examiner Financial Analyst	1.00	79,512	14,450	17,238	111,200
13.00	FY 2025 TOTAL REQUEST	59.00	3,947,658	852,750	816,692	5,617,100

PCF Detail Report

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: Federal (Grant)

34800

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	3.50	177,959	48,120	39,082	265,161
		Total from PCF	3.50	177,959	48,120	39,082	265,161
		FY 2024 ORIGINAL APPROPRIATION	3.50	236,556	48,125	47,219	331,900
		Unadjusted Over or (Under) Funded:	.00	58,597	5	8,137	66,739
Adjustments to Wage and Salary							
NEWP-276875	90000	GROUP POSITION , Std Benefits/No NE Ret/No Health	.00	29,600	0	2,386	31,986
Estimated Salary Needs							
		Board, Group, & Missing Positions	.00	29,600	0	2,386	31,986
		Permanent Positions	3.50	177,959	48,120	39,082	265,161
		Estimated Salary and Benefits	3.50	207,559	48,120	41,468	297,147
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	28,997	5	5,751	34,753
		Estimated Expenditures	.00	28,997	5	5,751	34,753
		Base	.00	28,997	5	5,751	34,753

PCF Summary Report

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: Federal (Grant)

34800

DU		FTP	Salary	Health	Variable Benefits	Total
3.00	FY 2024 ORIGINAL APPROPRIATION	3.50	236,556	48,125	47,219	331,900
5.00	FY 2024 TOTAL APPROPRIATION	3.50	236,556	48,125	47,219	331,900
7.00	FY 2024 ESTIMATED EXPENDITURES	3.50	236,556	48,125	47,219	331,900
9.00	FY 2025 BASE	3.50	236,556	48,125	47,219	331,900
10.11	Change in Health Benefit Costs	0.00	0	2,500	0	2,500
10.12	Change in Variable Benefit Costs	0.00	0	0	1,300	1,300
10.61	Salary Multiplier - Regular Employees	0.00	1,800	0	400	2,200
11.00	FY 2025 PROGRAM MAINTENANCE	3.50	238,356	50,625	48,919	337,900
13.00	FY 2025 TOTAL REQUEST	3.50	238,356	50,625	48,919	337,900

PCF Detail Report

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Appropriation Unit: State Fire Marshal

INAC

Fund: State Regulatory Funds: Arson Fire Fraud Prevention Acct

22911

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	10.00	661,293	137,500	154,942	953,735
		Total from PCF	10.00	661,293	137,500	154,942	953,735
		FY 2024 ORIGINAL APPROPRIATION	10.00	719,567	137,500	143,633	1,000,700
		Unadjusted Over or (Under) Funded:	.00	58,274	0	(11,309)	46,965
Other Adjustments							
	500	Employees	.00	6,600	0	0	6,600
	512	Employee Benefits	.00	0	0	7,700	7,700
Estimated Salary Needs							
		Permanent Positions	10.00	667,893	137,500	162,642	968,035
		Estimated Salary and Benefits	10.00	667,893	137,500	162,642	968,035
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	51,674	0	(19,009)	32,665
		Estimated Expenditures	.00	51,674	0	(19,009)	32,665
		Base	.00	51,674	0	(19,009)	32,665

PCF Summary Report

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Appropriation Unit: State Fire Marshal

INAC

Fund: State Regulatory Funds: Arson Fire Fraud Prevention Acct

22911

DU		FTP	Salary	Health	Variable Benefits	Total
3.00	FY 2024 ORIGINAL APPROPRIATION	10.00	719,567	137,500	143,633	1,000,700
5.00	FY 2024 TOTAL APPROPRIATION	10.00	719,567	137,500	143,633	1,000,700
7.00	FY 2024 ESTIMATED EXPENDITURES	10.00	719,567	137,500	143,633	1,000,700
9.00	FY 2025 BASE	10.00	719,567	137,500	143,633	1,000,700
10.11	Change in Health Benefit Costs	0.00	0	7,000	0	7,000
10.12	Change in Variable Benefit Costs	0.00	0	0	4,500	4,500
10.61	Salary Multiplier - Regular Employees	0.00	6,600	0	1,600	8,200
11.00	FY 2025 PROGRAM MAINTENANCE	10.00	726,167	144,500	149,733	1,020,400
12.01	Additional Deputy Fire Marshal	2.00	114,280	28,900	29,420	172,600
13.00	FY 2025 TOTAL REQUEST	12.00	840,447	173,400	179,153	1,193,000

One-Time Operating & One-Time Capital Outlay Summary

Request for Fiscal Year: 2025

Agency: Department of Insurance

280

Priority	Appropriation Unit	DU	Fund	Summary Account	Item Description	Current Mileage	Date Acquired	Quantity in Stock	Request Quantity Desired	Request Unit Cost	Request Total Cost
Detail											
0	INAB	10.32	22910	740	Replacing three Enterprise Multi Function Printers in the Idaho Falls office, Coeur d'Alene office, and Boise – Investigations unit.	0		0.00	3.00	3,833.00	11,500
0	INAB	10.32	22910	740	Juniper Networks SRX320 Services Gateway, replacing Juniper Networks EX4600. Three Juniper Networks EX4100-48P switches replacing three Cisco Catalyst 2960X switches.	0		0.00	4.00	7,500.00	30,000
1	INAC	10.31	22911	755	Replace Vehicle Property#304460-2019 Ford F150 with canopy and bed slide	72,958	May 2019	0.00	1.00	68,000.00	68,000
2	INAC	10.31	22911	755	Replace Vehicle Property#309587-2020 Ford F250 with canopy and bed slide	71,901	March 2020	0.00	1.00	68,000.00	68,000
Subtotal								0.00	9.00		177,500
Grand Total by Appropriation Unit											
INAB											41,500
INAC											136,000
Subtotal											177,500
Grand Total by Decision Unit											
10.31											136,000
10.32											41,500
Subtotal											177,500
Grand Total by Fund Source											
22910											41,500
22911											136,000
Subtotal											177,500
Grand Total by Summary Account											
740											41,500
755											136,000
Subtotal								0.00	9.00		177,500

Federal Funds Inventory Form

As Required by Sections 67-1917 & 67-3502(e), Ida

*** Report must be submitted to the Division of Financial Management and Legislative Services Office as part of your budget request.

Agency/Department: Idaho Department of Insurance
 Contact Person/Title: Weston Trexler, Deputy Director

Agency Code: 280
 Contact Phone Number: 208-334-4214

Fiscal Year: 2025
 Contact Email: weston.trexler@doi.idaho.gov

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC
Grant Number CFDA#/Cooper ative Agreement # /Identifying #	Grant Type	Federal Granting Agency	Grant Title	Grant Description	Pass Through State Agency	Budgeted Program	Award Structure	Grant is Ongoing or Short-Term	Date of Expiration - If Known *Required if Short-term §67- 1917(1)(c), I.C.	Total Grant Amount	State Approp [OT] Annually, [OG] In Base, or [C] Continuous §67-1917(1)(b), I.C.	MOE or MOU requirements? [Y] Yes or [N] No If Yes answer question # 2. (§67- 1917(1)(d), I.C.)	State Match Required: [Y] Yes or [N] No (§67-1917(1)(d), I.C.)	State Match Description & Fund Source (GF or other state fund) (§67- 1917(1)(d), I.C.)	Total State Match Amount (§67- 1917(1)(d), I.C.)	FY 2021 Actual Federal Expenditures	FY 2021 Actual State Match Expenditures	FY 2022 Actual Federal Expenditures	FY 2022 Actual State Match Expenditures	FY 2023 Actual Federal Funds Received (CASH) §67- 1917(1)(a), I.C.	FY 2023 Actual Federal Expenditures	FY 2023 Actual State Match Expenditures §67-1917(1)(d), I.C.	FY 2024 Estimated Available Federal Funds §67- 1917(1)(b), I.C.	FY 2024 Estimated Federal Expenditures §67- 1917(1)(b), I.C.	FY 2025 Estimated Available Federal Funds §67- 1917(1)(b), I.C.	FY 2025 Estimated Federal Expenditures §67- 1917(1)(b), I.C.	Known Reductions; Plan for 10% or More Reduction Complete question # 3 §67- 3502(1)(e), I.C.	Grant Reduced by 50% or More from the previous years funding? Complete question #3. §67-1917(2), I.C.
CFDA 93.071	F	ADMINISTRATION FOR COMMUNITY LIVING (ACL), HEALTH AND HUMAN SERVICES, DEPARTMENT OF	Medicare Enrollment Assistance Program	To provide enhanced outreach to eligible Medicare beneficiaries regarding their preventive, wellness, and limited income benefits; application assistance to individuals who may be eligible for LIS or MSPs; and outreach activities aimed at preventing disease and promoting wellness. The benefits available under title XVIII of the Social Security Act, including the Medicare prescription drug benefit under Part D of title XVIII of the Social Security Act and under the Medicare Savings Program, and to coordinate efforts to inform older Americans about benefits available under Federal and state programs.	n/a	INAB (insurance) SHIBA Section	Capped	Ongoing	n/a	\$412,697.00	OG	N	N	n/a	n/a	\$93,071.35	\$0.00	\$86,406.57	\$0.00	\$104,902.96	\$122,405.58	\$0.00	\$102,363.00	\$102,363.00	\$108,620.00	\$108,620.00	n/a	n/a
CFDA 93.324	F	ADMINISTRATION FOR COMMUNITY LIVING (ACL), HEALTH AND HUMAN SERVICES, DEPARTMENT OF	State Health Insurance Assistance Program	To provide information, counseling, and assistance relating to obtaining adequate and appropriate health insurance coverage to individuals eligible to receive benefits under the Medicare program.	n/a	INAB (insurance) SHIBA Section	Capped	Ongoing	n/a	\$1,896,591.81	OG	N	N	n/a	n/a	\$345,840.35	\$0.00	\$373,027.97	\$0.00	\$388,955.69	\$373,151.18	\$0.00	\$435,477.00	\$435,477.00	\$474,147.95	\$474,147.95	n/a	n/a
Total										\$2,309,288.81					\$0.00	\$438,911.70	\$0.00	\$459,434.54	\$0.00	\$493,858.65	\$495,556.76	\$0.00	\$537,840.00	\$537,840.00	\$582,767.95	\$582,767.95		

Total FY 2023 All Funds Appropriation (DU 1.00)	\$10,341,900
Federal Funds as Percentage of Funds §67-1917(1)	4.79%

2. Identify below for each grant any obligations, agreements, joint exercise of powers agreements, maintenance of efforts agreements, or memoranda of understanding that may be impacted by federal or state decisions regarding federal receipts, include any state matching requirements. §67-1917(1)(d), I.C.

CFDA#/Cooper ative	Agreement	Explanation of agreement including dollar amounts.
	n/a	

3. Provide a plan for each grant with a known reduction in federal funding that includes anticipated changes, and if reduction is:
 10-49% include the agency's plan for operating at the reduced rate §67-3502(1)(e), I.C. or,
 50% or more from the previous year's funding include the plan to either reduce or eliminate the services provided through the grant or to continue the services without a shift to state resources. §67-1917(2), I.C.

CFDA#/Cooper ative	Plan for reduction or elimination of services.
	n/a

FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B

AGENCY INFORMATION

AGENCY NAME:	Insurance, Department of	Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions
Prepared By:	Weston Trexler	E-mail Address:	weston.trexler@doi.idaho.gov
Telephone Number:	208-334-4214	Fax Number:	208-334-4398
DFM Analyst:	Hannah Caudill	LSO/BPA Analyst:	Brooke Dupree
Date Prepared:	10/23/2023	For Fiscal Year:	2024

FACILITY INFORMATION (please list each facility separately by city and street address)

Facility Name:	Department of Insurance Main Office				
City:	Boise	County:	Ada		
Property Address:	700 W State St 3rd Floor, Boise, ID				Zip Code: 83720-0043
Facility Ownership (could be private or state-owned)	Private Lease:	<input type="checkbox"/>	State Owned:	<input checked="" type="checkbox"/>	Lease Expires: 6/30/2050

FUNCTION/USE OF FACILITY

Primary offices for the Department of Insurance including the State Fire Marshal.

COMMENTS

Requesting 2 add'l FTEs for FY2025.

WORK AREAS

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Number of Work Areas:	74	74	76	76	76	76
Full-Time Equivalent Positions:	65.5	65.5	67.5	65.5	65.5	65.5
Temp. Employees, Contractors, Auditors, etc.:	8	8	8	8	8	8

SQUARE FEET

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Square Feet:	22574	22574	22574	22574	22575	22574

FACILITY COST

(Do NOT use your old rate per sq ft; it may not be a realistic figure)

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Facility Cost/Yr:	\$244,927.90	\$287,141.22	\$293,745.47	\$300,501.62	\$307,413.15	\$316,635.55

SURPLUS PROPERTY

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTES:

- Upon completion, please send to the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov. Please e-mail or call 208-332-1933 with any questions.
- If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.
- Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. **DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.**

AGENCY NOTES:

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FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B

AGENCY INFORMATION

AGENCY NAME:	Insurance, Department of	Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions
Prepared By:	Weston Trexler	E-mail Address:	weston.trexler@doi.idaho.gov
Telephone Number:	208-334-4214	Fax Number:	208-334-4398
DFM Analyst:	Hannah Caudill	LSO/BPA Analyst:	Brooke Dupree
Date Prepared:	10/23/2023	For Fiscal Year:	2024

FACILITY INFORMATION (please list each facility separately by city and street address)

Facility Name:	Department of Insurance Coeur d'Alene Regional Office				
City:	Coeur d'Alene	County:	Kootenai		
Property Address:	2005 Ironwood Parkway, STE 142&143			Zip Code:	83814
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:
					6/30/2025

FUNCTION/USE OF FACILITY

North Idaho Regional Offices for the Department of Insurance including the State Fire Marshal and SHIBA.

COMMENTS

Requesting 1 add'l Deputy Fire Marshal for FY2025.

WORK AREAS

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Number of Work Areas:	6	6	7	7	7	7
Full-Time Equivalent Positions:	4	4	5	5	5	5
Temp. Employees, Contractors, Auditors, etc.:	2	2	2	2	2	2

SQUARE FEET

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Square Feet:	1829	1829	1829	1829	1829	1829

FACILITY COST

(Do NOT use your old rate per sq ft; it may not be a realistic figure)

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Facility Cost/Yr:	\$31,576.78	\$32,524.08	\$33,499.81	\$34,504.80	\$35,539.94	\$36,606.14

SURPLUS PROPERTY

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTES:

- Upon completion, please send to the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov. Please e-mail or call 208-332-1933 with any questions.
- If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.
- Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. **DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.**

AGENCY NOTES:

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FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B

AGENCY INFORMATION

AGENCY NAME:	Insurance, Department of	Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions
Prepared By:	Weston Trexler	E-mail Address:	weston.trexler@doi.idaho.gov
Telephone Number:	208-334-4214	Fax Number:	208-334-4398
DFM Analyst:	Hannah Caudill	LSO/BPA Analyst:	Brooke Dupree
Date Prepared:	10/23/2023	For Fiscal Year:	2024

FACILITY INFORMATION (please list each facility separately by city and street address)

Facility Name:	Department of Insurance Idaho Falls Regional Office				
City:	Idaho Falls	County:	Bonneville		
Property Address:	1820 East 17th St, STE 320, Idaho Falls, ID			Zip Code:	83404
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:
					7/31/2028

FUNCTION/USE OF FACILITY

Eastern Idaho Regional Offices for the Department of Insurance limited to the State Fire Marshal.

COMMENTS

Requesting 1 add'l Deputy Fire Marshal for FY2025.

WORK AREAS

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Number of Work Areas:	2	2	3	3	3	3
Full-Time Equivalent Positions:	2	2	3	3	3	3
Temp. Employees, Contractors, Auditors, etc.:	0	0	0	0	0	0

SQUARE FEET

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Square Feet:	738	738	738	738	738	738

FACILITY COST

(Do NOT use your old rate per sq ft; it may not be a realistic figure)

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Facility Cost/Yr:	\$10,741.70	\$11,262.35	\$11,600.22	\$11,948.23	\$12,306.67	\$12,675.87

SURPLUS PROPERTY

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTES:

- Upon completion, please send to the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov. Please e-mail or call 208-332-1933 with any questions.
- If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.
- Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. **DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.**

AGENCY NOTES:

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FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B

AGENCY INFORMATION

AGENCY NAME:	Insurance, Department of	Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions
Prepared By:	Weston Trexler	E-mail Address:	weston.trexler@doi.idaho.gov
Telephone Number:	208-334-4214	Fax Number:	208-334-4398
DFM Analyst:	Hannah Caudill	LSO/BPA Analyst:	Brooke Dupree
Date Prepared:	10/23/2023	For Fiscal Year:	2024

FACILITY INFORMATION (please list each facility separately by city and street address)

Facility Name:	Department of Insurance Pocatello Regional Office				
City:	Pocatello	County:	Bannock		
Property Address:	353 North 4th Ave, STE 200, The Sterling Building, Pocatello, ID			Zip Code:	83204
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:
					6/30/2024

FUNCTION/USE OF FACILITY

Eastern Idaho Regional Offices for the Department of Insurance including SHIBA.

COMMENTS

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WORK AREAS

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Number of Work Areas:	4	4	4	4	4	4
Full-Time Equivalent Positions:	2	2	2	2	2	2
Temp. Employees, Contractors, Auditors, etc.:	2	2	2	2	2	2

SQUARE FEET

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Square Feet:	1307	1307	1307	1307	1307	1307

FACILITY COST

(Do NOT use your old rate per sq ft; it may not be a realistic figure)

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
Total Facility Cost/Yr:	\$19,933.63	\$20,531.64	\$21,147.59	\$21,782.02	\$22,435.48	\$23,108.54

SURPLUS PROPERTY

FISCAL YR:	ACTUAL 2023	ESTIMATE 2024	REQUEST 2025	REQUEST 2026	REQUEST 2027	REQUEST 2028
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT NOTES:

1. Upon completion, please send to the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov. Please e-mail or call 208-332-1933 with any questions.
2. If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.
3. Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. **DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.**

AGENCY NOTES:

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AGENCY NAME:			Insurance, Department of					
FACILITY INFORMATION SUMMARY FOR FISCAL YR			2025	BUDGET REQUEST		Include this summary w/ budget request.		
Address, City, Zip, Purpose	Fiscal Year		Sq Ft	\$/Sq Ft	Cost/Yr	Work Areas	Sq Ft/FTE	FTPs, Temps and Comments
Main Office	2025	request	22,574	\$ 13.01	\$ 293,745	76	297	Requesting 2 add'l FTEs
700 W State Street 3rd FL	2024	estimate	22,574	\$ 12.72	\$ 287,141	74	305	
Boise, ID 83720-0043	2023	actual	<u>22,574</u>	<u>\$ 10.85</u>	<u>\$ 244,928</u>	<u>74</u>	<u>305</u>	
	Change (request vs actual)		0	\$ -	48,818	2	-8	
	Change (estimate vs actual)		0	\$ -	42,213	0	0	
Field Office	2025	request	1,829	\$ 18.32	\$ 33,500	7	261	Requesting 1 add'l Deputy Fire Marshal
2005 Ironwood Pkwy STE 142 & 143	2024	estimate	1,829	\$ 17.78	\$ 32,524	6	305	
Coeur d'Alene, ID 83814	2023	actual	<u>1,829</u>	<u>\$ 17.26</u>	<u>\$ 31,577</u>	<u>6</u>	<u>305</u>	
	Change (request vs actual)		0	\$ -	1,923	1	-44	
	Change (estimate vs actual)		0	\$ -	947	0	0	
Field Office	2025	request	738	\$ 15.72	\$ 11,600	3	246	Requesting 1 add'l Deputy Fire Marshal
1820 E 17th St, STE 2100	2024	estimate	738	\$ 15.26	\$ 11,262	2	369	
Idaho Falls, Idaho 83404	2023	actual	<u>738</u>	<u>\$ 14.56</u>	<u>\$ 10,742</u>	<u>2</u>	<u>369</u>	
	Change (request vs actual)		0	\$ -	859	1	-123	
	Change (estimate vs actual)		0	\$ -	521	0	0	
Field Office	2025	request	1,307	\$ 16.18	\$ 21,148	4	327	
353 N 4th Ave, STE 200	2024	estimate	1,307	\$ 15.71	\$ 20,532	4	327	
Pocatello, ID 83204	2023	actual	<u>1,307</u>	<u>\$ 15.25</u>	<u>\$ 19,934</u>	<u>4</u>	<u>327</u>	
	Change (request vs actual)		0	\$ -	1,214	0	0	
	Change (estimate vs actual)		0	\$ -	598	0	0	
TOTAL (ALL PAGES)	2025	request	26,448	\$ 13.61	\$ 359,993	90	294	
	2024	estimate	26,448	\$ 13.29	\$ 351,459	86	308	
	2023	actual	<u>26,448</u>	<u>\$ 11.61</u>	<u>\$ 307,180</u>	<u>86</u>	<u>308</u>	
	Change (request vs actual)		0	\$ -	52,813	4	-14	
	Change (estimate vs actual)		0	\$ -	44,279	0	0	

Part I – Agency Profile

Agency Overview

The Department of Insurance is a regulatory agency created to regulate the business of insurance in Idaho. State regulation of Idaho's insurance business began in 1901, and in 1961 the Insurance Code was expanded and recodified into Title 41, Idaho Code. When the Executive branch of state government was reorganized in 1974, the Department of Insurance became one of the 20 major departments of the Executive branch. The director of the department is appointed by the governor and is subject to confirmation by the state senate.

The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively, and efficiently administering the Idaho Insurance Code and the International Fire Code. The Department is organized into two divisions: the State Fire Marshal's Office and the Insurance Regulation Division.

The State Fire Marshal's Office participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention, investigation, and public education activities. The program involves fire prevention activities, fire/arson investigations, code enforcement, and the operation of the Idaho Fire Incident Reporting System. The State Fire Marshal's Office provides assistance to local fire agencies throughout the state.

The Department's Insurance Regulation Division consists of the following three regulatory bureaus: the Company Activities Bureau, the Consumer Services Bureau, and the Product Review Bureau. The Company Activities Bureau (CAB) monitors the financial condition of all insurance entities domiciled in the state of Idaho to assure that each complies with Idaho law and that the financial obligations of the company to its policyholders will be met. The CAB reviews all applications of insurers and qualifying self-funded healthcare plans seeking to do business in this state to determine eligibility for a certificate of authority to transact insurance or eligibility for registration as a self-funded healthcare plan. The CAB also licenses producers, adjusters, bail agents, third party administrators, and other licensees. The Consumer Services Bureau (CSB) researches consumer and industry complaints and provides assistance to consumers, the insurance industry, and law enforcement agencies on matters involving insurance contracts and potential violations of the insurance code. The CSB is also responsible for investigating criminal and civil violations of insurance laws and referring cases involving criminal or administrative violations of the Idaho Code to the Attorney General or appropriate county prosecutor when applicable. Within the CSB is Idaho's Senior Health Insurance Benefits Advisors (SHIBA) program that provides information, counseling, and assistance on Medicare coverage issues to Idaho's Medicare eligible citizens through a network of professional staff, over 100 volunteers, and a help line staffed to service Idaho consumers. The Market Oversight Bureau (MOB) reviews insurance policy and self-funded rates and forms. The MOB meets the effective rate review standards for individual and small group health insurance markets, retaining state-level regulatory authority. It also regulates title agents and performs market conduct analyses and examinations of insurers and self-funded plans domiciled in Idaho. The MOB supports the Idaho Health Insurance Exchange (Your Health Idaho) in fulfilling the plan management requirements and in reviewing and certifying health plans that meet the Qualified Health Plan (QHP) standards. The bureau monitors changes to federal and state law that affect health plans and implements any necessary updates to Idaho insurance laws, rules or written guidance.

The Office of the Attorney General provides four dedicated employees, three attorneys and one paralegal, to provide day-to-day legal services to the department. The Director's administration group provides oversight, guidance and strategic business partnerships to the Insurance Regulation and State Fire Marshal divisions. The fiscal section also collects premium taxes and audits insurance premium tax returns.

The main office of the Idaho Department of Insurance is located on the third floor of the JR Williams Building in Boise. The department also has offices in Pocatello, Idaho Falls, and Coeur d'Alene (CdA). The department has been appropriated 71.5 FTE (full time equivalent) personnel for FY 2023. The State Fire Marshal has six FTE in Boise, two FTE in Idaho Falls, and two in CdA. The Insurance Regulation Division has two SHIBA FTE in Pocatello and two SHIBA FTE in CdA.

While the department collects more than \$100 million in premium taxes from insurance companies, none of those funds are used to support agency operations. The agency is funded entirely by fees collected for licensing insurance producers and companies doing business in Idaho.

Core Functions/Idaho Code

Insurance Regulation Division – Regulates the insurance industry in Idaho and assists public with insurance complaints and inquiries, investigates insurance fraud, reviews insurer rate and form filings, reviews qualifications of insurance agents/brokers and insurers seeking licensing to do business in Idaho, reviews financial solvency of insurers doing business in Idaho, and administers and collects insurance premium tax. Title 41, Idaho Code.

State Fire Marshal's Office – Assists local governmental entities and fire districts in fire investigation and prevention activities and is responsible for fire and life safety issues in state-owned buildings. Title 41, Chapter 2, Idaho Code.

Revenue and Expenditures

Revenue	FY 2020	FY 2021	FY 2022	FY 2023
Insurance Administrative Acct	\$ 8,809,300	\$ 9,756,800	\$10,234,200	\$10,408,400
Arson Fire & Fraud Acct	983,700	992,800	939,000	905,900
Federal Grant	510,400	437,000	442,900	501,500
Miscellaneous Revenue	21,000	74,000	14,000	13,000
Total	\$10,324,400	\$11,260,600	\$11,630,100	\$11,828,800
Expenditures	FY 2020	FY 2021	FY 2022	FY 2023
Personnel Costs	\$5,170,200	\$4,909,800	\$5,381,000	\$5,735,400
Operating Expenditures	2,033,200	1,951,600	2,017,600	2,274,100
Capital Outlay	160,800	123,200	106,800	61,800
Total	\$7,364,200	\$6,984,600	\$7,505,400	\$8,071,300

Note: Revenue figures for the insurance administrative account do not include tax premium revenue.

Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2020	FY 2021	FY 2022	FY 2023
Company Activities Bureau				
Examinations performed	5	8	10	11
Adopt final examination reports within 18 months of the "as of" date	14%	25%	60%	80%
Companies admitted/listed	38	30	28	42
Companies withdrawn/suspended/revoked	14	24	14	9
Total companies regulated	2,231	2,248	2,316	2,329
Producer licensing applications received	27,373	38,861	40,536	35,296
Producer licenses issued	27,158	34,846	37,170	34,811
Continuing Ed courses approved	2,443	3,526	1,230	1,651
Premium taxes collected	\$106,531,911	\$113,733,751	\$129,794,684	\$134,380,977
Consumer Services Bureau				
Consumer Affairs – Complaints rec'd	806*	822	958	890
Consumer Affairs – Inquiries	6,218	5,954	5,207	5,756
SHIBA – Client Contacts	13,207	12,053	8,881	9,634
SHIBA – Clients reached through media/outreach efforts	18,977	3,385*	2,949	6,628

Cases Managed and/or Key Services Provided	FY 2020	FY 2021	FY 2022	FY 2023
Investigations – New cases	408	425	382	562
Investigations – Cases referred to AG (Includes Criminal and Administrative)	30	28	23	28
Investigations – Convictions	19	17	6	9
Market Oversight Bureau				
Policy Forms Filed	24,635	25,554	28,785	22,296
Title exams performed	34	27	39	42
State Fire Marshal				
Fire Investigations	192	186	203	213
Fire Code Inspections	442	454	546	861
Sprinkler Plan Reviews	536	524	766	640
Classes Taught	183	73*	93	83

* Significantly impacted by COVID-19

Licensing Freedom Act

Agencies who participate in licensure must report on the number of applicants denied licensure or license renewal and the number of disciplinary actions taken against license holders.

	FY 2020	FY 2021	FY 2022	FY 2023
PRODUCER (INCLUDING SURPLUS LINE BROKER)				
Total Number of Licenses	110,857	127,742	160,586	164,937
Number of New Applicants Denied Licensure	3	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	27	41	42	56
Number of Final Disciplinary Actions Against Licensees	40	27	40	52
BAIL AGENT				
Total Number of Licenses	268	222	207	192
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	8	0	3	1
Number of Final Disciplinary Actions Against Licensees	2	2	0	0
ADJUSTER				
Total Number of Licenses	15,723	16,132	18,237	20,193
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	1
Number of Final Disciplinary Actions Against Licensees	3	0	0	1
PUBLIC ADJUSTER				
Total Number of Licenses	123	128	149	161
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	1
Number of Final Disciplinary Actions Against Licensees	0	2	0	1

	FY 2020	FY 2021	FY 2022	FY 2023
PORTABLE ELECTRONICS INSURANCE VENDOR				
Total Number of Licenses	20	23	25	22
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
INDEPENDENT REVIEW ORGANIZATION				
Total Number of Licenses	14	15	17	15
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
LIFE SETTLEMENT PROVIDER OR BROKER				
Total Number of Licenses	55	59	61	62
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
MANAGING GENERAL AGENT				
Total Number of Licenses	28	31	28	35
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
TITLE AGENT				
Total Number of Licenses	164	165	169	177
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	6	1	13	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	2
REINSURANCE INTERMEDIARY				
Total Number of Licenses	0	0	0	0
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2020	FY 2021	FY 2022	FY 2023
THIRD PARTY ADMINISTRATOR				
Total Number of Licenses	353	364	367	381
Number of New Applicants Denied Licensure	1	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	3
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
INSURER				
Total Number of Licenses	2,231	2,248	2316	2329
Number of New Applicants Denied Licensure	9	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	510	457	496	604
Number of Final Disciplinary Actions Against Licensees	17	17	20	6
REINSURER				
Total Number of Licenses	41	42	48	67
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
AUTHORIZED SURPLUS LINE INSURER				
Total Number of Licenses	160	173	185	194
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	6	6	4	4
Number of Final Disciplinary Actions Against Licensees	0	0	0	2
COUNTY MUTUAL INSURER				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FRATERNAL BENEFIT SOCIETY				
Total Number of Licenses	15	15	16	16
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	0	0	1
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2020	FY 2021	FY 2022	FY 2023
HOSPITAL / PROFESSIONAL SERVICE CORPORATION				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	4	0	1	3
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
SELF-FUNDED HEALTH CARE PLAN				
Total Number of Licenses	16	16	16	16
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
RISK RETENTION GROUP				
Total Number of Licenses	81	82	93	96
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	2	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PURCHASING GROUP				
Total Number of Licenses	268	261	256	244
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	4	0	0	0
Number of Complaints Against Licensees	0	0	1	0
Number of Final Disciplinary Actions Against Licensees	4	0	0	0
PETROLEUM CLEAN WATER TRUST				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PHARMACY BENEFIT MANAGER				
Total Number of Licenses	0	0	0	47
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2020	FY 2021	FY 2022	FY 2023
RATING ORGANIZATION				
Total Number of Licenses	7	7	9	9
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
ADVISORY ORGANIZATION				
Total Number of Licenses	9	9	14	15
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FIREWORKS WHOLESALER OR IMPORTER				
Total Number of Licenses	34	35	41	42
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	0	0	0
Number of Final Disciplinary Actions Against Licensees	1	0	0	0
FIRE PROTECTION SPRINKLER CONTRACTOR				
Total Number of Licenses	64	77	92	98
Number of New Applicants Denied Licensure	1	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	3	0	0
Number of Final Disciplinary Actions Against Licensees	0	3	0	0
FIRE PROTECTION SPRINKLER FITTER				
Total Number of Licenses	68	85	84	99
Number of New Applicants Denied Licensure	0	0	0	1
Number of Applicants Refused Renewal of a License	1	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

Part II – Performance Measures

Performance Measure		FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Goal 1						
<i>Company Activities Bureau: To efficiently ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.</i>						
1. Review company applications within 30 days of complete application.	actual	90%	85%	93%	98%	
	target	100%	100%	100%	100%	90%
2. Issue producer license within five business days of date application is received.	actual	95%	95%	95%	98%	
	target	90%	90%	90%	90%	90%
Goal 2						
<i>Consumer Services Bureau: To protect the public from unfair and illegal practices involving insurance by providing counseling and assistance to insurance consumers and investigating allegations of insurance code violations.</i>						
3. Complete and close consumer complaints within 60 days.	actual	92%	94%	95%	96%	
	target	90%	90%	90%	90%	90%*
4. Index and assign fraud referrals within 90 days of receipt.	actual	N/A	N/A	N/A	N/A	
	target	N/A	N/A	N/A	N/A	100%
Goal 3						
<i>Market Oversight Bureau: To effectively review insurance policy rates and forms for compliance with Idaho law while not unduly delaying the introduction of new products to the marketplace.</i>						
5. Respond to company rates and forms filings within on average 10 business days.	actual	81%	88%	88%	89%	
	target	90%	90%	90%	90%	90%
6. Perform NAIC Level 1 market analyses of identified companies.	actual	100%	47%	48%	100%	
	target	100%	100%	100%	100%	90%
Goal 4						
<i>State Fire Marshal Office: To investigate fires and assist in the prosecution of arson claims at the request of local units of government.</i>						
7. Respond to requests for fire investigation assistance within 12 hours.	actual	100%	100%	100%	100%	
	target	100%	100%	100%	100%	100%

Performance Measure Explanatory Notes

* Starting with FY 2024, goal adjusted to resolving complaints within 45 days.

For More Information Contact

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Director Attestation for Performance Report

In accordance with *Idaho Code* 67-1904, I certify the data provided in the Performance Report has been internally assessed for accuracy, and, to the best of my knowledge, is deemed to be accurate.

Department: Idaho Department of Insurance

 8.28.23

Director's Signature

Date

Please return to:

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304 N. 8th Street, 3rd Floor
Boise, Idaho 83720-0032

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